



City of Jersey City

2020-2024 Consolidated Plan

DRAFT

of



Community Development

1 Jackson Square, Third Floor, Jersey City, NJ 07305

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Jersey City, NJ receives funding annually from the U.S. Department of Housing and Urban Development (HUD). The City's Division of Community Development (DCD) is the lead agency and responsible for the development and administration of the 5-Year Consolidated Plan.

The 5-Year Consolidated Plan provides a detailed analysis of the housing, public service, and homeless needs in the City and a housing market analysis. Specific attention is paid to the needs of very low, low- and moderate-income households experiencing housing problems, the needs of special needs populations, and the needs of the homeless in the City. HUD requires the City to prepare a Consolidated Plan to guide the investment of grant funds to address the City's housing, community development and economic development needs over the next five years.

The primary federal funding resources in the 2020-2024 Consolidated Plan were as follows:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Emergency Solutions Grants (ESG)
- Housing Opportunities Persons with HIV/AIDS (HOPWA)

The Consolidated Plan is carried out through Annual Action Plans (AAP), which provide a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. Grantees report on accomplishments and progress toward Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

The City of Jersey City's 2020 AAP represents the City's first year application to the U.S. Department of Housing and Urban Development (HUD) for program year 2020 in compliance with the regulations found at 24 CFR 91.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Jersey City has developed its strategic plan based on an analysis of the data presented in this plan and an extensive community participation and consultation process. Through these efforts, the City has identified six (6) priority needs with associated goals to address those needs. The priority needs with associated goals include:

Expand/Improve Public Infrastructure & Facilities

- 1A Expand Public Infrastructure
- 1B Improve Public Infrastructure Capacity
- 1C Improve Access to Public Facilities

Preserve & Develop Affordable Housing

- 2A Provide for Owner-Occupied Housing Rehab
- 2B Increase Homeownership Opportunities
- 2C Increase Affordable Rental Hsg Opportunities
- 2D Provide Resident Code Enforcement Activities
- 2E Provide for Relocation Assistance
- 2F Provide Supportive and Special Needs Housing

Public Services & Quality of Life Improvements

- 3A Provide Supportive Services for Special Needs
- 3B Provide Vital Services for LMI Households

Economic Development Opportunities

- 4A Support Nonprofit Programs & For-Profit Business

Homelessness Housing and Support Services

- 5A Provide Homeless Rapid Re-Housing Assistance
- 5B Provide Assistance to Homeless Shelters

Housing & Supportive Services Persons with HIV/AIDS

- 6A Provide Housing Assistance Persons w/ HIV/AIDS
- 6B Provide Supportive Services Persons w/ HIV/AIDS

3. Evaluation of past performance

The City, with other public, private and non-profit community housing providers and non-housing service agencies have made significant contributions to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low- to moderate-income individuals in the community. However, affordable housing, improvements to public facilities and infrastructure, vital public services, economic development and housing and supportive services for the special needs population (homeless & persons with HIV/AIDS) remains some of the most prolific needs facing the Jersey City, as documented by the current Consolidated Plan, the City's previous 2015-2019 Consolidated Plan, and the 2018 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME, ESG and HOPWA. While the City met its established goals for assisting persons experiencing homelessness, persons living with HIV/AIDS, improvements to public infrastructure and public services that benefitted LMI persons, the City is still working to improve its performance with working on providing for affordable housing for LMI households in the City.

4. Summary of citizen participation process and consultation process

The City of Jersey City is engaged in ongoing efforts to increase coordination among its network of public, private, and nonprofit organizations that deliver housing and community development services in the City. As the administrators of HUD's CDBG, HOME, ESG and HOPWA programs, the City's Division of Community Development (DCD) acts as a hub for community and economic development in the area. Open lines of communication are maintained between the City and the area's many nonprofit and community development and service agencies and are given opportunities to participate in the Consolidated Planning process. These community stakeholders help provide input that forms the priority needs identified in the City's Plan.

DCD staff also encourage participation by all citizens with special emphasis on persons of low- to moderate-incomes and those with special needs to participate in the Consolidated Planning process. The City conducted public meetings and a public hearing as well as a public review period for the Plan to obtain insight from the public into community development needs and priorities. Full details of the City's citizen participation outreach efforts are available in PR-15 Citizen Participation.

5. Summary of public comments

Jersey City ensures that there are multiple opportunities for the public and community stakeholders to participate in the Citizen Participation Process of the Consolidated Plan. Below are a summary of the outreach efforts taken by the City:

- A stakeholder meeting was held on October 2, 2019 to give stakeholder organizations an opportunity to discuss community and housing needs in the City.
- The City held a 30-day public comment review period from May 1, 2020 to June 1, 2020 for the public to review and make comments on the Consolidated Plan draft.
- The City held a public hearing on May 15, 2020 to review and make comments on the Consolidated Plan draft.

Full details of the City's citizen participation outreach efforts are available in PR-15 Citizen Participation. Proof of citizen participation outreach efforts are attached in the AD-25.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted and citizen participation outreach efforts were attached in the Citizen Participation Appendix in the AD-25.

7. Summary

Primary data sources for the Consolidated Plan include: 2000 Census, 2013-2017 American Community Survey 5-Year Estimates, 2011-2015 CHAS, Center for Disease Control, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (IMS/PIC), HUD 2018 Housing Inventory Counts (HIC), HCAEH Continuum of Care 2019 Point-in-Time data, and local data sources. A disparity exists between data tables throughout the plan in that tables which utilize ACS contain 2017 data and tables that utilize CHAS contain 2015 data. At the time of writing only 2015 CHAS data was available from HUD. However, 2017 ACS data was available and thus the City thought it best to utilize the most current data source where possible, and that incongruencies in the source years were outweighed by the more accurate demographic and housing picture painted by the 2017 ACS data.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	JERSEY CITY	Division of Community Development
HOPWA Administrator	JERSEY CITY	Division of Community Development
HOME Administrator	JERSEY CITY	Division of Community Development
ESG Administrator	JERSEY CITY	Division of Community Development

Table 1 – Responsible Agencies

Narrative

The City of Jersey City's Division of Community Development is the responsible lead agency in coordinating the 5-Year Consolidated Plan and first year Annual Action Plan.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The following information provides an overview of Jersey City's efforts to consult with relevant agencies during the development of this 5-Year Consolidated Plan and the first year of the Annual Action Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City made the decision to encourage a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to LMI households and persons. These stakeholders were invited to participate in-group interviews held for developing the Consolidated Plan. They were also invited to participate in a stakeholder meeting to discuss community and housing development needs in the City.

Additionally, the City of Jersey City serves as the Vice Chair to the Continuum of Care (CoC), also known as the Hudson County Alliance to End Homelessness (HCAEH). Through this role, Jersey City assists the County in its efforts to coordinate services to help prevent and end homelessness, such as emergency and permanent housing options, mental health, emergency food assistance, and other related social services.

The City has also established a Resident Response Center to respond and refer residents to all supportive services in Jersey City.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Jersey City serves as the Vice Chair to the HCAEH (CoC) and leads various efforts to end homelessness within the community. Within this role the City assists the County and CoC on all efforts to end homelessness among veterans, youth, families, and frequent users of the jail, hospital, and shelter systems. More specifically, the City reinstated and chairs the CoC's Youth & Education Committee, which leads the CoC's efforts focusing on ending and preventing youth homelessness. On behalf of the committee and HCAEH, the City led the County's first-ever youth-specific Point-In-Time Count in 2016, which gathered various key systems, nonprofits, and schools to collect over 5,300 surveys. This data has been and continues to be used to help inform the committee's efforts. In addition to continually assisting in the convening of local stakeholders working to assist homeless youth, the City also helped establish the CoC's Youth Advisory Board, a leadership board consisting of Hudson County youth who experienced homelessness. This working group is currently known as the Youth

Action Board and continues to receive the support of local agencies, including Covenant House and Hudson Pride.

The Ten-Year Plan to End Homelessness and the CoC application were referenced extensively throughout the Consolidated Plan and in selecting activities for the current FY 2020 AAP.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

In order to strengthen the coordination and efforts of the HCAEH (CoC), the City coordinates its ESG funding to invest in services that cannot be supported by CoC funding but is integral to the health of the Continuum of Care. Hudson County's Department of Health and Human Services' Homeless Coordinator/SSH Coordinator and the CoC's Chair, who also serves as the County's ESG Program Director, both serve on the ESG funding committee. These two people, in addition to the City's ESG Program Analyst, review applications and provides recommendations on funding. Additionally, all related public comments received during Public Hearings are taken into account before finalizing funding recommendations. Past performance with grant dollars is taken into account.

In regards to performance standards and outcomes, the City's ESG contracts require all ESG-funded projects to abide by CoC's policies and performance standards. Furthermore, the City's ESG Contract highlights project specific performance standards, set by the CoC, within ESG contracts and uses these measurements to track quarterly and annual performance. Additionally, ESG projects are monitored through the CoC's monthly performance dashboard, which provides an overview of performance for all projects types within the continuum; this includes shelters, rapid-rehousing, and outreach programs funded solely through ESG. All agencies funded through ESG are required to participate in periodic meetings, the Coordinated Entry Program managed by one of our agencies (Garden State Episcopal Community Development Corporation), and submit data through HMIS, monitored by the County.

The City's CoC Vice Chair, who also serves as the ESG Program Analyst, continually receives feedback and input from the community stakeholders and CoC agencies on program operations. This feedback is incorporated into ongoing monitoring and annual onsite monitoring efforts.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Act Now Foundation - Dementia Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Health Agency Foundation
	What section of the Plan was addressed by Consultation?	Senior Services/Elderly/Healthcare
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
2	Agency/Group/Organization	Church World Service
	Agency/Group/Organization Type	Service-Immigrants
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
3	Agency/Group/Organization	City of Jersey City Division of Community Health and Wellness
	Agency/Group/Organization Type	Services-Education Other government - Local City of Jersey City Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Affordable Housing for LMI Families
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.

4	Agency/Group/Organization	Collaborative Support Programs of New Jersey
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
5	Agency/Group/Organization	Covenant House New Jersey
	Agency/Group/Organization Type	Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
6	Agency/Group/Organization	Educational Arts Team
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.

7	Agency/Group/Organization	Garden State EPISCOPAL CDC
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Housing Developer Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
8	Agency/Group/Organization	Hudson County Housing Resource Center
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Housing Counseling Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.

9	Agency/Group/Organization	Jersey City Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Other government - Federal Housing Developer Major Employer Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
10	Agency/Group/Organization	Jersey City Literacy Program
	Agency/Group/Organization Type	Services-Education City of Jersey City Department
	What section of the Plan was addressed by Consultation?	Education Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
11	Agency/Group/Organization	The Kennedy Dancers, Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Environment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
12	Agency/Group/Organization	Lets Celebrate Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
13	Agency/Group/Organization	New City Kids, Inc.
	Agency/Group/Organization Type	Services-Children Services-Youth Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Youth Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
14	Agency/Group/Organization	New Jersey Citizen Action
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
15	Agency/Group/Organization	NPower
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.

16	Agency/Group/Organization	Pan American Concerned Citizens Action League, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Health Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy Senior Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
17	Agency/Group/Organization	Peace Care NJ
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
18	Agency/Group/Organization	Saint Peters University Campus Kitchen
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.

19	Agency/Group/Organization	St. Pauls Center of Caring
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Property Manager Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
20	Agency/Group/Organization	Urban League of Hudson County Council for Young Children
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
21	Agency/Group/Organization	The Waterfront Project, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
22	Agency/Group/Organization	WomenRising, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Employment Services - Victims Services - Narrowing the Digital Divide Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
23	Agency/Group/Organization	York Street Project
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
24	Agency/Group/Organization	Bridgeway Rehabilitation Services, Inc.
	Agency/Group/Organization Type	Health Agency Behavioral Health Nonprofit

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
25	Agency/Group/Organization	205 Baldwin Ave LLC
	Agency/Group/Organization Type	Housing Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
26	Agency/Group/Organization	City of Jersey City Office of Sustainability
	Agency/Group/Organization Type	Other government - Local City of Jersey City Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Sustainability, Environment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
27	Agency/Group/Organization	Greater Bergen Community Action
	Agency/Group/Organization Type	Housing Services-Children Services-Education Services-Employment Child Welfare Agency Regional organization Head Start Community Action Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy Market Analysis Early Childhood Education

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
28	Agency/Group/Organization	Housing Partnership Development Corporation
	Agency/Group/Organization Type	Housing Housing Developer Community Development Financial Institution Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
29	Agency/Group/Organization	New Jersey Community Capital
	Agency/Group/Organization Type	Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
30	Agency/Group/Organization	Rising Tide Capital
	Agency/Group/Organization Type	Housing Services-Education Services-Employment Property Manager Major Employer Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
31	Agency/Group/Organization	RPM Development Group
	Agency/Group/Organization Type	Housing Housing Developer / Property Manager

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
32	Agency/Group/Organization	Tantum Real Estate
	Agency/Group/Organization Type	Housing Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
33	Agency/Group/Organization	Terzetto NJ LLC
	Agency/Group/Organization Type	Housing Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
34	Agency/Group/Organization	The Community Builders
	Agency/Group/Organization Type	Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
35	Agency/Group/Organization	The Michaels Organization
	Agency/Group/Organization Type	Housing Services - Housing Housing Developer / Property Manager

What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development Market Analysis
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.

Identify any Agency Types not consulted and provide rationale for not consulting

There were no organizations or agency types not intentionally consulted. All comments were accepted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hudson County Alliance to End Homelessness (HCAEH)	The needs identified by the CoC, which is guided by the Ten-Year Plan to End Homelessness, helped to inform the goals of the Strategic Plan, in particular for the homeless and special needs population.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Agencies were directly consulted during the 5-Year Consolidated Plan process and invitations to participate in the process and/or attended CoC meetings during which the Consolidated Plan goals and objectives were discussed. The table above shows the agencies, groups and organizations who participated in the process.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Jersey City Division of Community Development (DCD) adheres to HUD’s citizen participation requirements and encourages participation by all citizens with special emphasis on persons of low- to moderate-incomes and those with special needs to participate in the Consolidated Planning process. The DCD has developed a formal process for soliciting citizens' input into the Consolidated planning process. With regard to the 5-Year Consolidated Plan, public hearings and various public meetings are conducted during the development of the plan. The public is also afforded 30 days to review and comment on the draft Consolidated Plan. Citizen comments are taken into consideration when developing the needs and goals of the plan.

The table below show details of the City’s citizen participation outreach efforts.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Comment Review Period	Non-targeted/broad community	The City held a 30-day public comment review period from May 1, 2020 to May 31, 2020 for the public to review and make comments on the Consolidated Plan draft.	All comments accepted.	All comments accepted.	
2	Public Hearing	Non-targeted/broad community	The City held a virtual public hearing on May 15, 2020 at 10:00AM-12:00PM (morning session) to review and make comments on the Consolidated Plan draft.	All comments accepted.	All comments accepted.	
3	Public Hearing	Non-targeted/broad community	The City held a virtual public hearing on May 15, 2020 at 3:30PM-6:00PM (afternoon session) to review and make comments on the Consolidated Plan draft.	All comments accepted.	All comments accepted.	
4	Stakeholder Meeting	Community Stakeholders	A stakeholder meeting was held on October 2, 2019 to give stakeholder organizations an opportunity to discuss community and housing needs in the City.	There were 39 members in attendance to discuss the community and housing needs.	All comments accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs in the City of Jersey by analyzing various demographic and economic indicators. Developing a picture of the current needs in the region begins by looking at broad trends in population, area median income, number of households, etc. The next step is to examine those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the Needs Assessment section is to identify the nature and prevalence of housing problems experienced by the City's citizens. The main housing problems assessed are: (a) cost-burdened households; (b) substandard housing; and (c) overcrowding. The area's public housing, homeless, and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as public services, are considered. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are African-Americans more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis.

Understanding the magnitude and prevalence of these issues in the varying communities of the Consortium is crucial in aiding the region in setting evidence-based priorities for entitlement programs. Whenever possible, the data auto-populated in has been updated with the most recent data available. Supplemental maps have also been included when necessary.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

On the surface, determining the housing needs of a community is simply a matter of supply and demand. However, determining how different factors impact supply and demand is a more difficult task. One key factor is population change, as populations grow there is greater demand for homes, which will drive up costs if new construction doesn't keep pace. Jersey City experienced a population growth of 11% between 2000 and 2017 with the population climbing from 240,055 to 265,932. The number of households in the City increased by a slightly higher rate, 13%, from 88,617 to 100,049. Over the same time period the Median Household Income increased by 66% from \$37,862 to \$67,739. This growth in income outpaces the rate of inflation. According to the Bureau of Labor Statistics, \$37,862 in 2000 has the same buying power as \$54,469 in 2017.

It should be noted that most of the population growth has occurred in the last decade. From 2000 to 2010 the population grew from 240,055 to 247,597 – an increase of 3.1%. However, from 2010 to 2017 it grew from 247,597 to 265,932 – an increase of 7.4% from 2010.

The data indicates that the City is experiencing a steady growth in population that has seen a significant increase in income. However, this growth may exacerbate the housing barriers experienced by low-income families who haven't seen their income growth keep pace. This growth gap creates a distinct pressure point within the regional housing market making housing less affordable.

The chart below highlights demographic changes in population, number of households, and income between 2000 and 2017 for the City.

Demographics	Base Year: 2000	Most Recent Year: 2017	% Change
Population	240,055	265,932	11%
Households	88,617	100,049	13%
Median Income	\$37,862.00	\$62,739.00	66%

Table 5 - Housing Needs Assessment Demographics

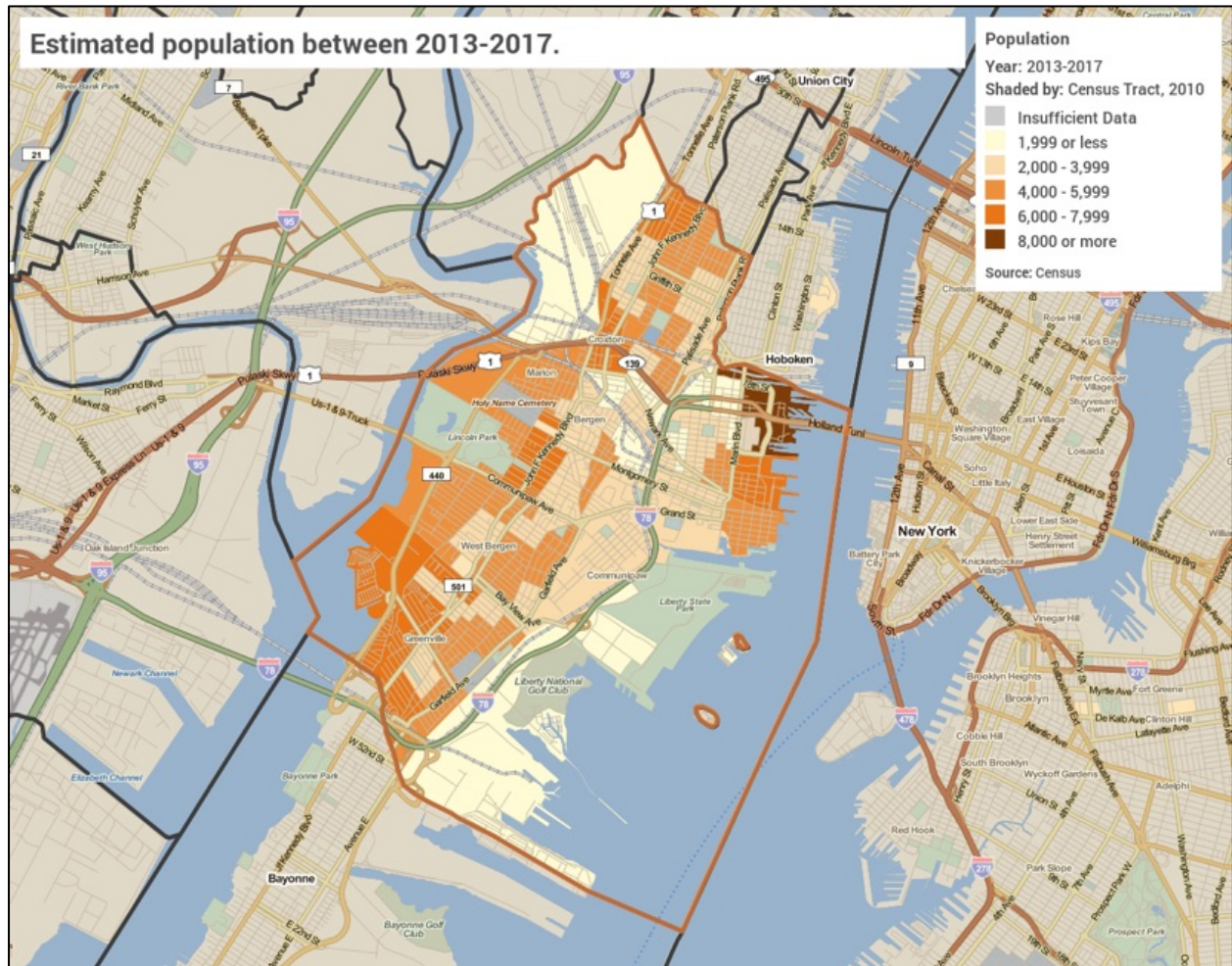
Alternate Data Source Name:
2000 Census, 2013-2017 ACS

The following maps display the geographic distribution of demographic trends in the City across a few key indicators including population change, median household income, and poverty.

Population

Census tracts throughout Jersey City have an uneven population distribution, but there is not a clear cluster of high or low population tracts. There are several tracts throughout the City with relatively low populations, under 2,000 people. There is also one area in the Newport community near the Holland Tunnel with a relatively large population, over 8,000 people. In the following maps lighter colored tracts have fewer people, while darker tracts have a higher population.

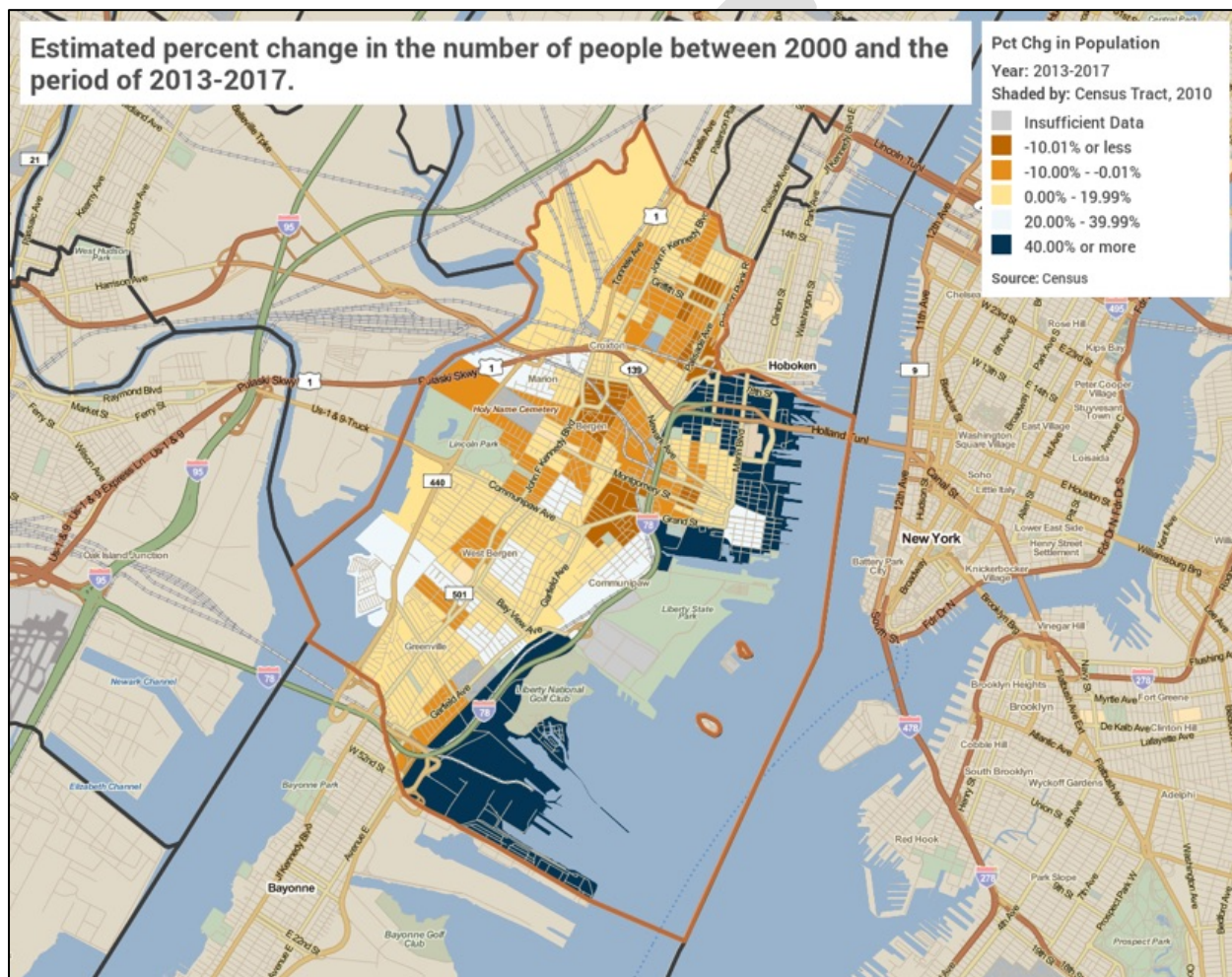
Source: 2013-2017 American Community Survey 5-Year Estimates



Change in Population

Since 2000, the City of Jersey City has seen a significant geographic population shift. The average population growth was 11% but it was not uniform across the City. Growth is primarily concentrated on the east side of the City along the Hudson River. Many tracts in the central part of the City had population reduction of 10% or more.

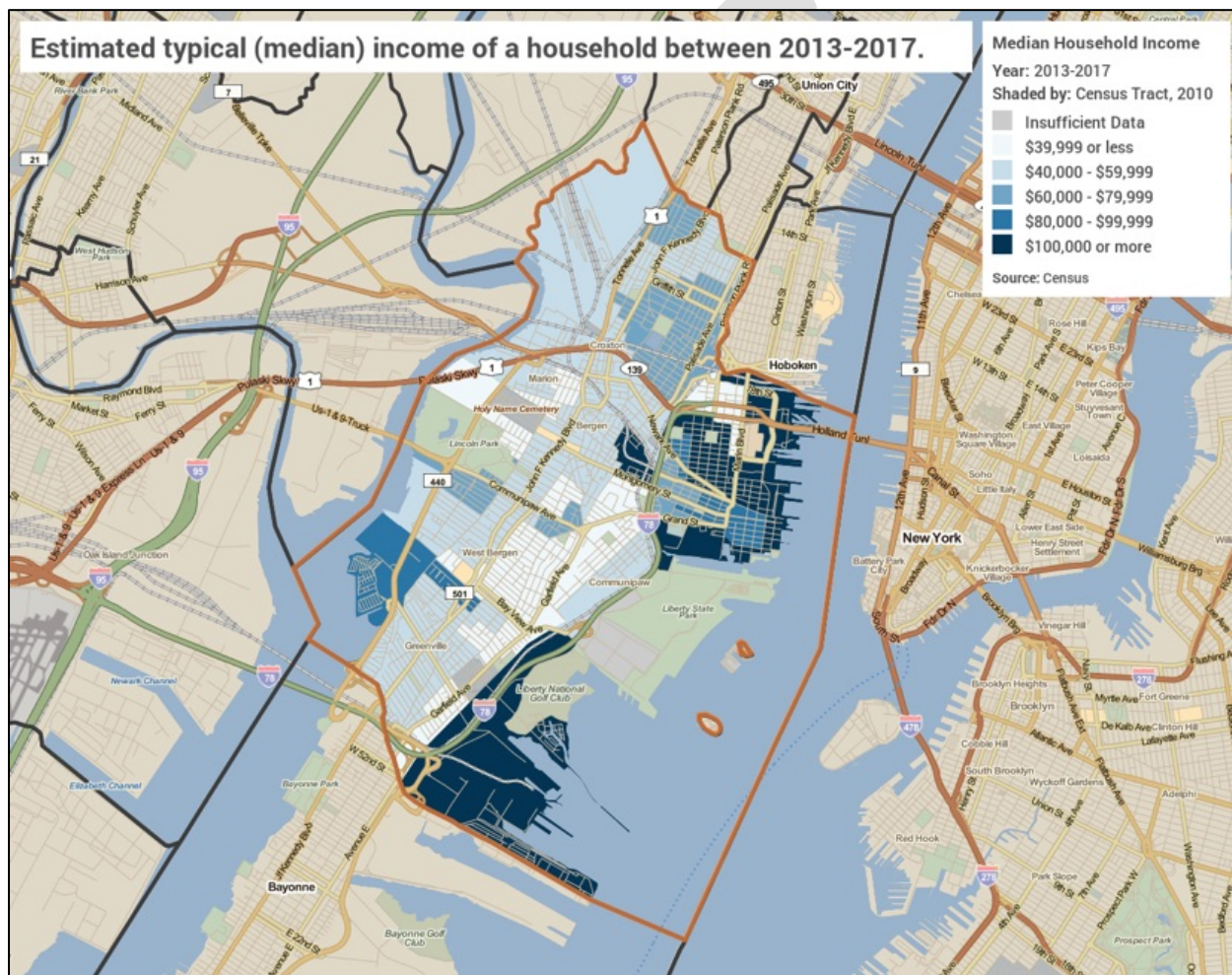
Source: 2013-2017 American Community Survey 5-Year Estimates



Median Household Income

As noted above, the median household income has grown in the City by 66% to over \$60,000. High income households are heavily concentrated in the same tracts that saw a rise in population. Areas along the river have much higher median household incomes, over \$100,000, while just a few blocks away the median household income is less than half that.

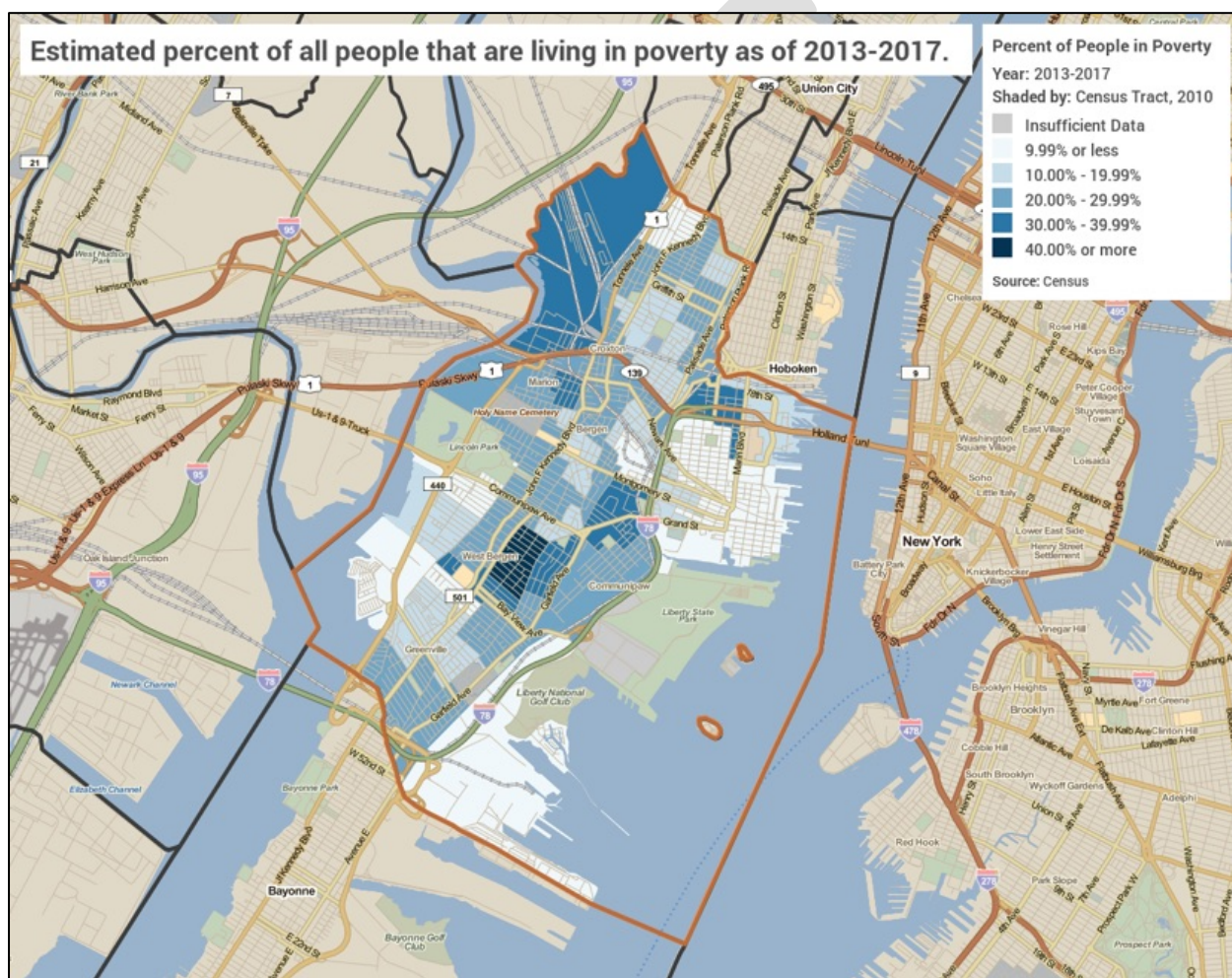
Source: 2013-2017 American Community Survey 5-Year Estimates



Poverty

The map below displays the percentage of the population who live below the poverty level by census tract. Unsurprisingly, areas that have higher median income tend to have lower levels of poverty. The census tracts along the river have poverty rates below 10%, while other census tracts have rates above 40%.

Source: 2013-2017 American Community Survey 5-Year Estimates



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	21,075	12,150	14,785	8,610	42,440
Small Family Households	8,480	5,115	6,875	3,705	21,630
Large Family Households	1,665	1,085	1,430	880	2,870
Household contains at least one person 62-74 years of age	3,694	2,745	3,075	1,565	5,215
Household contains at least one person age 75 or older	2,460	1,495	1,155	620	1,430
Households with one or more children 6 years old or younger	4,590	2,470	2,625	1,435	6,820

Table 6 - Total Households Table

Alternate Data Source Name:
2011-2015 CHAS

Number Households

The above table breaks down family dynamics and income in the jurisdiction using 2015 CHAS data. Small families are much more prevalent, which follows the trend of smaller average household size in the region and the nation as a whole. Overall, since the last reporting period the trend in the data shows that households with lower HAMFI is growing in the city while households with >100% HAMFI are decreasing. HAMFI is the HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs.

When looking at households in the City by income level, there are a significant number of households in the City which are extremely low-income (0-30% HAMFI), with over 21,000 households. Over 6,000 of these extremely low-income households are elderly and over 4,500 have one or more children 6 years old or younger.

Households by Owners

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	2075	2515	3840	2965	17250
Small Family Households	580	825	1590	1265	8775
Large Family Households	80	275	510	400	1975
Household contains at least one person 62-74 years of age	619	830	1115	785	3460
Household contains at least one person age 75 or older	595	665	695	385	1050
Households with one or more children 6 years old or younger	85	245	640	365	3205

Households by Renters

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	19000	9635	10945	5645	25190
Small Family Households	7900	4290	5285	2440	12855
Large Family Households	1585	810	1430	480	895
Household contains at least one person 62-74 years of age	3075	1915	1960	780	1755
Household contains at least one person age 75 or older	1865	830	460	235	380
Households with one or more children 6 years old or younger	4505	2225	1985	1070	3615

Number Households by Owners and Renters

There are almost two and half times more renters than there are homeowners in Jersey City. Renters are much more likely to have extremely low- and low-income households than homeowners across all household categories. By contrast, homeowners in the City have more households with >100% HAMFI.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	840	295	370	180	1,685	15	20	25	4	64
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	640	370	315	185	1,510	0	60	55	20	135
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	955	590	655	345	2,545	40	80	105	125	350
Housing cost burden greater than 50% of income (and none of the above problems)	10,480	2,855	715	255	14,305	1,555	1,645	1,445	630	5,275
Housing cost burden greater than 30% of income (and none of the above problems)	2,015	4,045	4,115	700	10,875	245	590	1,170	1,045	3,050
Zero/negative Income (and none of the above problems)	1,880	0	0	0	1,880	150	0	0	0	150

Table 7 – Housing Problems Table

Alternate Data Source Name:
2011-2015 CHAS

Housing Needs Summary

The table above gives an overview of housing problems in the City. Using 2015 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that 840 renter households in the jurisdiction made 30% or below the area median income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden is clearly the biggest housing problem in the City in terms of sheer numbers — a common trend in many communities across the state and nation today. According to the 2015 CHAS data there over 25,000 renters (35.8% of all renters, and 55.7% of renters in the 0%–100% AMI range)

spending more than 30% of their income on housing costs (100% AMI is the area median income). There are over 8,000 homeowners (29.1% of all homeowners, and 73.1% of homeowners in the 0%–100% AMI range) in the 0% to 100% AMI range spending more than 30% of their income on housing costs. The bigger picture is actually worse, however, because these figures do not include households that earn more than 100% of the median income.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	14,925	8,155	6,170	1,665	30,915	1,855	2,390	2,805	1,825	8,875
Having none of four housing problems	2,195	1,475	4,775	3,975	12,420	70	125	1,035	1,140	2,370
Household has negative income, but none of the other housing problems	1,880	0	0	0	1,880	150	0	0	0	150

Table 8 – Housing Problems 2

Alternate Data Source Name:
2011-2015 CHAS

The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Data Source
Comments:

Severe Housing Problems

The above table shows households with at least one severe housing problem broken out by income and occupancy. The trend in the data is simply the lower the income in a household, the greater presence of severe housing problems. Overall, 43.9% of renters and 31.0% of homeowners have one or more severe housing problem. Among 0–100% AMI households, the percentage of households with one or more severe housing problem increases to 68.4% for renters and 77.9% for homeowners.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	7,395	3,660	2,650	13,705	570	770	1,125	2,465
Large Related	1,465	650	335	2,450	80	245	370	695
Elderly	2,460	855	275	3,590	715	620	360	1,695
Other	4,755	2,155	1,880	8,790	335	281	480	1,096
Total need by income	16,075	7,320	5,140	28,535	1,700	1,916	2,335	5,951

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2011-2015 CHAS

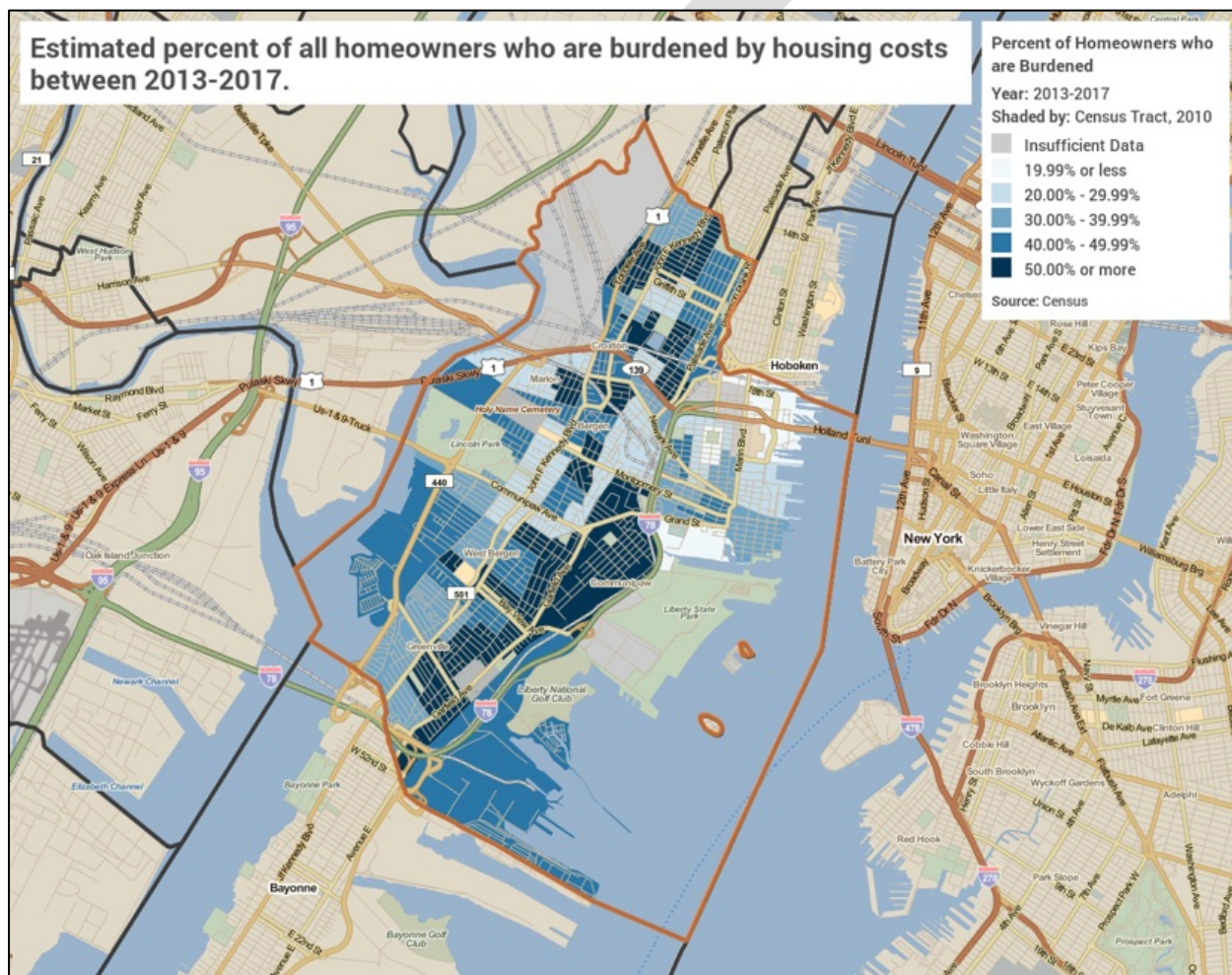
Cost Burden

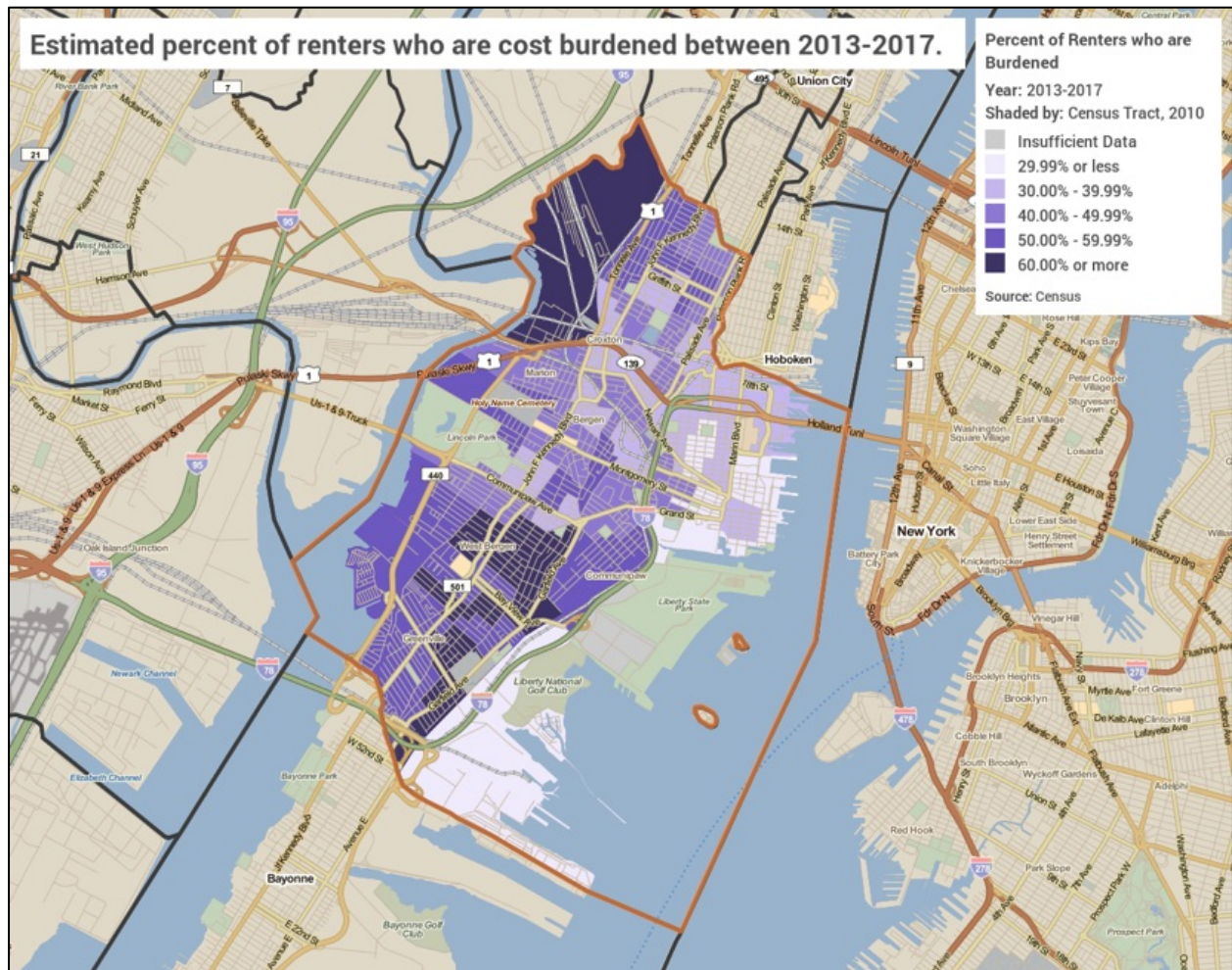
The table above displays 2015 CHAS data on cost-burdened households in the City for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% monthly income on housing costs. Overall, 40.5% of renters and 20.8% of homeowners are cost-burdened. Among 0-100% AMI households, 72.1% of renters and 70.6% of homeowners are cost-burdened.

Housing Cost Burdened

The following maps below display the percentage of the population who are cost-burdened by census tract using data from the 2013-2017 American Community Survey 5-Year Estimates. Despite higher median household incomes in the City there are still high rates of cost burden, sometimes over 50% for both homeowners and renters. Tracts along the center part of the City, in particular, have extremely high cost burden rates.

Source: 2013-2017 American Community Survey 5-Year Estimates





4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	6,055	1,280	255	7,590	445	625	685	1,755
Large Related	1,235	100	0	1,335	60	180	135	375
Elderly	1,540	280	45	1,865	595	405	150	1,150
Other	3,100	1,095	475	4,670	255	255	315	825
Total need by income	11,930	2,755	775	15,460	1,355	1,465	1,285	4,105

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
 2011-2015 CHAS

Severe Cost Burden

The data presented above show the severe cost burden in the City, which is defined as paying more than 50% of household income on housing cost. Overall, 22.0% of renters and 14.3% of homeowners are severely cost-burdened. Among 0-100% AMI households, 39.1% of renters and 48.7% of homeowners are severely cost-burdened.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,470	770	770	390	3,400	25	95	120	35	275
Multiple, unrelated family households	130	160	220	125	635	15	45	40	115	215
Other, non-family households	70	40	35	50	195	0	0	0	0	0
Total need by income	1,670	970	1,025	565	4,230	40	140	160	150	490

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2011-2015 CHAS

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households. Overcrowding was much more prevalent in renter-occupied housing units than in owner-occupied units, with 6.0% of all renter households and 1.9% of all homeowner households experiencing overcrowding. Among 0-100% AMI households, the percentages were 9.4% for renters and 4.3% for homeowners.

In the table below, CHAS data indicates that households with children are much more prevalent in lower AMI income brackets in Jersey City.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	4505	2225	1985	8715	85	245	640	970

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:
2011-2015 CHAS

Describe the number and type of single person households in need of housing assistance.

According to the 2013-2017 American Community Survey 5-Year Estimates, 30.0% of occupied housing units in the City (29,856 households) are single-person households. Renters are more likely to live in a single-person household than homeowners. Approximately 33.8% of renter-occupied units are single-person households as compared to 21.7% of owner-occupied households.

Elderly residents who live alone may be in particular need of housing assistance. They are often on a fixed income and need assistance to maintain autonomy. In Jersey City, nearly 39% of all households with someone over the age of 65 are single-person households, 7,479 people.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

In Jersey City there are 26,573 individuals who have a disability. They represent 10% of the population. Black residents and residents who identify as a race not presented on the Census have higher disability rates than other racial or ethnic groups. The disability rate is highest for older residents, which isn't surprising as disabilities become more prevalent as people age. Ambulatory difficulty is the most common disability with 15,621 individuals reporting it.

Victims of Rape and Domestic Violence

According to the FBI's Uniform Crime Report from 2013 to 2017, cases of rapes reported has been rising in the City. In 2013, 35 rapes were reported and the number has been rising to where there were 123 rapes recorded in Jersey City in 2017, a rate of 45.9 per 100,000 people. By contrast, the rate for Hudson County as a whole was only 24.7 per 100,000 people in 2017.

Rape is consistently under reported and it is very likely there are significantly more families that need housing support due to this crime. WomenRising, the designated provider for Hudson County's domestic violence programming provides a 24-hour hotline, an emergency shelter, crisis intervention, and other resources to survivors of domestic violence. In 2016, they served over 9,500 clients in all of their programs.

What are the most common housing problems?

Like in many communities across the country, cost burden is the most common housing problem. When residents pay over 30% of their income to housing costs they are at an increased risk of homelessness and substandard living conditions. Resources spent on housing become unavailable for transportation, health care, child care, and education. All these factors reinforce each other creating an economic situation that is difficult to get out of. High housing costs reduce the availability of reliable transportation which prevents access to new economic opportunities which then makes it difficult to earn enough money to cover housing expenses.

According to the 2013-2017 ACS 5-Year Estimates, there are 37,266 households that are cost burdened in Jersey City. Renters are most likely to be cost-burdened with 46.7% of households paying over 30% of their income to household costs. Being cost-burdened is particularly difficult on renters because their housing costs are not going to an investment that they own, but are being paid to third parties. Renters are also constantly at risk of losing their homes if the owner decides to sell or increase rents.

Homeowners with a mortgage are slightly less likely to be cost-burdened than renters, 43.2%. Due to the mortgage it is possible that getting behind on a few payments could lead to the home being taken from the household by the banks, pushing the residents into homelessness or further economic and housing insecurity. Homeowners without a mortgage are least likely to be cost-burdened, but still over 30% of these residents are spending more than is recommended on housing costs. Many homeowners without a mortgage are retired and on a fixed income, which means as insurance, taxes, and utility costs rise they are less likely to be able to quickly adapt.

Are any populations/household types more affected than others by these problems?

The 2015 CHAS data, while yielding different totals than the recent data from the Census Bureau, provide a more nuanced view into which segments of the population experience housing problems. In general, lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect, we see that low and extremely low-income renters are more affected by housing problems than other groups. For example, extremely low-income renter households show a greater existence of severe housing cost burden than all other groups.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In Jersey City there are approximately 4,590 households who are extremely low income and have children 6 years old or younger present. This represents nearly 22% of the extremely low-income population. These residents lack affordable housing and often live in substandard conditions that may be overcrowded or lack basic necessities like functional kitchens and bathrooms. This population is at high risk of homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City doesn't provide estimates of at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Persons identified to be at increased risk include: persons who are extremely low income; persons with disabilities; persons fleeing domestic violence; homeless persons being discharged from crisis units, hospitals and jails; unaccompanied youth and youth aging out of foster care. These populations often lack support systems that can prevent homelessness without public support.

Three more important characteristics in the community that have also been linked with housing instability is crime, sexually transmitted diseases and opioid use. These issues are described below.

Crime

Crime plays a major role in determining where a household will decide to reside. Overall, crime has decreased in Jersey City since 2010, however in recent years it has been increasing again.

The FBI Uniform Crime Reports (UCR) reports on two types of crime in Jersey City: violent crimes and property crimes. Violent crimes consist of aggravated assault, murder, rape and robbery. Property crimes consists of burglary and motor vehicle theft. For violent crimes, in 2010 the violent crime rate per 100,000 people was 739.1 and has since dropped to a low of 479.38 in 2016, however in 2017 it climbed back up to 509.51. Property crimes are more prevalent than violent crimes, but show the same overall trend over the years. In 2010, the property crime rate per 100,000 people was 2,420.06 and dropped to a low of 1,594.89 in 2015, however it has risen every year since to 1,805.98 in 2017. (Source: FBI UCR via PolicyMap)

STDs

If left untreated, sexually transmitted diseases (STDs) can have serious health consequences and long-term negative effects on a person's quality of life. Three common types of sexually transmitted diseases across the country are chlamydia, gonorrhea, and syphilis. Reported cases of chlamydia have been rising in Jersey City. Since 2015, the number of cases reported for chlamydia have been increasing every year. In 2015 the number reported for cases of chlamydia was 1,338 and in 2018 it rose to 1,675. Cases of reported gonorrhea has also been rising. In 2013, the number of cases reported in Jersey City for gonorrhea was 314 and has risen since that time to 557 in 2018. There were much less cases of syphilis reported in the city with only 20 in 2018, however that was the most reported of any year since 2012. (Source: Communicable Disease Reporting and Surveillance System, New Jersey Department of Health, State Health Assessment Data)

Opioid Use

Data for opioid use was available at the county level. According to the Office of the Chief State Medical Examiner via the New Jersey Department of Health, in 2018 there were 184 suspected drug related deaths in Hudson County. This was higher than in 2017 when there was 141 suspected drug related deaths. Another indicator of the seriousness of the opioid use in Jersey City is the number of hospital ER visits due to opioid use which is a significant drain on resources and finances. According to the NJ Hospital Discharge Data Collection System in 2017 there were 392 drug related hospital visits in Hudson County. Within this total, 15 were from cocaine, 167 from heroine and 127 from prescription opioids.

DRAFT

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI households.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,780	2,265	2,030
White	3,135	315	380
Black / African American	5,410	810	600
Asian	2,095	134	619
American Indian, Alaska Native	60	15	0
Pacific Islander	0	0	10
Hispanic	5,785	905	385

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

0-30% AMI

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems.

The jurisdiction wide prevalence of housing problems is 79.6% for this income group. There were no racial or ethnic groups with a disproportionately greater need.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,545	1,600	0
White	2,395	335	0
Black / African American	2,655	515	0
Asian	1,525	45	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	3,740	670	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30-50% AMI

Approximately 86.8% of Jersey City's residents in this income group have a housing problem, and one racial group experiences housing problems at a disproportionately higher rate. Approximately 97.1% of Asian households with 30-50% AMI have a housing problem.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,975	5,810	0
White	1,885	1,280	0
Black / African American	2,310	1,615	0
Asian	1,810	845	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	0	0
Hispanic	2,815	2,000	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50-80% AMI

Throughout Jersey City 60.7% of residents in this income group have at least one housing problem. There are no racial or ethnic groups with a disproportionately high rate of housing problems in this group.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,490	5,115	0
White	1,080	1,240	0
Black / African American	765	1,340	0
Asian	785	1,060	0
American Indian, Alaska Native	4	55	0
Pacific Islander	0	10	0
Hispanic	800	1,305	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80-100% AMI

For those who earn 80-100% AMI the likelihood that they experience a housing problem is 40.6%. There are no racial or ethnic groups with a disproportionately high rate of housing problems in this group.

Discussion

The likelihood that a household experiences a housing problem decreases as incomes rise. There are no racial or ethnic groups that consistently experience housing problems at a disproportionately high rate across income groups.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's severe housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI households.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,520	4,525	2,030
White	2,675	770	380
Black / African American	4,535	1,685	600
Asian	1,945	290	619
American Indian, Alaska Native	45	30	0
Pacific Islander	0	0	0
Hispanic	5,045	1,650	385

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

0-30% AMI

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems.

The jurisdiction wide prevalence of severe housing problems is 68.9% for this income group. There are no racial or ethnic groups that experience severe housing problems at a disproportionate rate.

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,910	6,235	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	1,425	1,310	0
Black / African American	1,310	1,860	0
Asian	1,005	570	0
American Indian, Alaska Native	20	20	0
Pacific Islander	0	0	0
Hispanic	2,055	2,350	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2011-2015 CHAS

Data Source Comments:

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30-50% AMI

Overall, 48.7% of Jersey City's residents in this income group have a severe housing problem. There is one racial group that experiences severe housing problems at a disproportionately high rate. Nearly 64% of Asian households in this income group have a severe housing problem.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,690	11,095	0
White	770	2,390	0
Black / African American	830	3,095	0
Asian	815	1,835	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	0	0
Hispanic	1,205	3,610	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50-80% AMI

Throughout Jersey City 25% of residents in this income group have at least one severe housing problem. There are no racial or ethnic groups with a disproportionately high rate of severe housing problems.

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,745	6,860	0
White	510	1,815	0
Black / African American	295	1,805	0
Asian	555	1,295	0
American Indian, Alaska Native	0	60	0
Pacific Islander	0	10	0
Hispanic	365	1,730	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80-100% AMI

For those who earn 80-100% AMI the likelihood that they experience a severe housing problem is small, only 20.3%. There are no racial or ethnic groups with a disproportionately high rate of severe housing problems.

Discussion

The likelihood that a household experiences a severe housing problem decreases as incomes rise. The only racial group that experienced a disproportionately rate in one income group is Asian households. The available data does not identify the specific severe housing problem that may be affecting this population. However, given that this population is not disproportionately affected by Cost Burden (see NA-25) it is likely severe overcrowding. According to the 2013-2017 American Community Survey 5-Year Estimates (Table B25014D), nearly 12% of all Asian households are overcrowded. Unfortunately, data isn't available from this source for severe overcrowding but given the available information it is a reasonable estimate that this is the factor affecting Asian households.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section compares the existence of cost burden amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience cost burden at a rate at least 10 percentage points higher than the jurisdiction as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	53,750	20,325	22,765	2,210
White	16,390	5,065	4,990	415
Black / African American	10,420	4,880	6,285	660
Asian	14,770	4,100	3,560	665
American Indian, Alaska Native	155	40	90	0
Pacific Islander	15	0	0	15
Hispanic	10,715	5,895	7,455	425

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2011-2015 CHAS

Discussion:

This section calculates the percentage of those with cost burden and severe cost burden within each racial or ethnic group in the City. HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience cost burden at a rate at least 10 percentage points higher than the jurisdiction as a whole.

<=30% - Not Cost Burdened

Throughout Jersey City, approximately 55.5% of residents are not cost burdened according to CHAS data. Hispanic households are disproportionately less likely to not have cost burden, only 44.5% of households in this group are not cost burdened.

30-50% - Cost Burdened

In the City, 21% of the population is cost burdened. There are no racial groups that are disproportionately cost burdened.

>50% - Severely Cost Burdened

Approximately 23.5% of all households are severely cost burdened. There are no racial groups that are disproportionately cost burdened.

Conclusion

There is not a clear correlation between a household being cost burdened and their race or ethnicity.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

0-30% AMI

The jurisdiction wide prevalence of housing problems is 79.6% for this income group. There were no racial or ethnic groups with a disproportionately greater need.

30-50% AMI

Approximately 86.8% of Jersey City's residents in this income group have a housing problem and there is one racial groups who has housing problems at a disproportionately higher rate. Approximately 97.1% of Asian households with 30-50% AMI have a housing problem.

50-80% AMI

Throughout Jersey City 60.7% of residents in this income group have at least one housing problem. There are no racial or ethnic groups with a disproportionately high rate of housing problems in this group.

80-100% AMI

For those who earn 80-100% AMI the likelihood that they experience a housing problem is 40.6%. There are no racial or ethnic groups with a disproportionately high rate of housing problems in this group.

Conclusion

The likelihood that a household experiences a housing problem decreases as incomes rise. There are no racial or ethnic groups that consistently experience housing problems at a disproportionately high rate across income groups.

Severe Housing Problems

0-30% AMI

The jurisdiction wide prevalence of severe housing problems is 68.9% for this income group. There are no racial or ethnic groups that experience severe housing problems at a disproportionate rate.

30-50% AMI

Overall, 48.7% of Jersey City's residents in this income group have a severe housing problem. There is one racial group that experiences severe housing problems at a disproportionately high rate. Nearly 64% of Asian households in this income group have a severe housing problem.

50-80% AMI

Throughout Jersey City 25% of residents in this income group have at least one severe housing problem. There are no racial or ethnic groups with a disproportionately high rate of severe housing problems.

80-100% AMI

For those who earn 80-100% AMI the likelihood that they experience a severe housing problem is small, only 20.3%. There are no racial or ethnic groups with a disproportionately high rate of severe housing problems.

Conclusion

The likelihood that a household experiences a severe housing problem decreases as incomes rise. The only racial group that experienced a disproportionately rate in one income group is Asian households. The available data does not identify the specific severe housing problem that may be effecting this population. However, given that this population is not disproportionately affected by Cost Burden (see NA-25) it is likely severe overcrowding. According to the 2013-2017 American Community Survey 5-Year Estimates (Table B25014D), nearly 12% of all Asian households are overcrowded. Unfortunately, data isn't available from this source for severe overcrowding but given the available information it is a reasonable estimate that this is the factor affecting Asian households.

Cost Burden

<=30% - Not Cost Burdened

Throughout Jersey City, approximately 55.5% of residents are not cost burdened according to CHAS data. Hispanic households are disproportionately less likely to not have cost burden, only 44.5% of households in this group are not cost burdened.

30-50% - Cost Burdened

In in the City, 21% of the population is cost burdened. There are no racial groups that are disproportionately cost burdened.

>50% - Severely Cost Burdened

Approximately 23.5% of all households are severely cost burdened. There are no racial groups that are disproportionately cost burdened.

Conclusion

There is not a clear correlation between a household being cost burdened and their race or ethnicity.

If they have needs not identified above, what are those needs?

There are no other needs that have not been identified.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There is not a clear connection between race or ethnicity and the likelihood a family has a cost burden or other housing problem. However, there is a connection between geography and race or ethnicity which is explored later in the Market Analysis.

DRAFT

NA-35 Public Housing – 91.205(b)

Introduction

The Jersey City Housing Authority (JCHA) is the local public housing authority (PHA) in Jersey City. Its mission is to create and invest in quality affordable housing opportunities for their residents and the communities they serve.

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. JCHA oversees 18 public housing developments in Jersey City with a combined total of over 2,100 units being used. Additionally, the JCHA has an allocation of over 4,500 Housing Choice Voucher in use.

The tables below provide details on public housing programs and units in Jersey City, as well as demographic information on residents who utilize public housing services.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	100	2,170	4,635	51	2,731	70	170	550

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center), Jersey City Housing Authority

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	8,822	20,296	14,136	10,324	14,354	10,075	15,179
Average length of stay	0	5	16	7	0	7	0	7
Average Household size	0	1	2	2	1	2	1	3
# Homeless at admission	0	0	0	11	11	0	0	0
# of Elderly Program Participants (>62)	0	14	902	617	29	462	1	5
# of Disabled Families	0	23	326	947	7	775	2	35
# of Families requesting accessibility features	0	66	2,170	3,151	51	2,731	3	117
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	11	512	1,383	27	1,153	2	62	139
Black/African American	0	54	1,627	1,728	24	1,550	1	55	97
Asian	0	1	23	34	0	23	0	0	11
American Indian/Alaska Native	0	0	2	6	0	5	0	0	1
Pacific Islander	0	0	6	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	5	440	1,065	17	898	2	47	101
Not Hispanic	0	61	1,730	2,086	34	1,833	1	70	147

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

DRAFT

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As of 2018, according to the Jersey City Housing Authority's (JCHA) 2018 Agency Plan, there was a waiting list of 5,199 families for the public housing program. Of these families 36% or 1,897 were families with a disability. The JCHA also has a wait list for families seeking housing through the Housing Choice Voucher program, however out of the 7,924 total families on the waiting list, there are only 6 families with a disability on the wait list. The housing authority recognizes that families with a disability along with the elderly and extremely low-income households comprise of the highest number of families with needs that are served by the JCHA.

While affordability is a main concern, families with a disability also may require accommodations to make living in public housing possible. To assist with this, the JCHA has a Section 504/ADA Coordinator which is responsible for monitoring compliance with the PHA's Reasonable Accommodation Policy and Procedures, including all applicable Federal, state and local requirements regarding reasonable accommodations for persons with a disability.

In 2019, JCHA was awarded \$500,000 in CDBG funds from the City to improve public facilities that would help to accommodate disabled residents such as repair an elevator. JCHA has also received funds from the City's Affordable Housing Trust Fund for other projects.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of residents in public housing and HCV program holders is housing that is affordable and higher income that will help them become self-sustainable. As seen in the assessment of extremely low-income households (households with 30% AMI or less), the lower the income, the less affordable housing becomes and the more likelihood a household will experience housing cost burden. As indicated in the public housing waiting list, 71% of the 5,199 families on the waiting list are extremely low-income. For the HCV program, 86% of the 7,924 families on the waiting list are extremely low-income.

How do these needs compare to the housing needs of the population at large

While there generally is a high need for affordable housing in the City, because such a high proportion of families served by the JCHA are extremely low-income, affordable housing is of especially great need for the public housing population. Also compared to the population at-large, the housing authority population is more likely to be elderly and also have families with a disability. Elderly families and families with a disability may require accommodations that meet their unique needs to make living in public housing possible.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race lying at the foundation. In reality, homelessness can be caused by all of these issues and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	164	4	N/A	N/A	N/A	N/A
Persons in Households with Only Children	0	0	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	459	263	N/A	N/A	N/A	N/A
Chronically Homeless Individuals	85	141	N/A	N/A	N/A	N/A
Chronically Homeless Families	84	141	N/A	N/A	N/A	N/A
Veterans	19	10	N/A	N/A	N/A	N/A
Unaccompanied Child	0	0	N/A	N/A	N/A	N/A
Persons with HIV	17	9	N/A	N/A	N/A	N/A

Table 26 - Homeless Needs Assessment

Data Source

Comments: Hudson County 2019 Point-In-Time Count

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is not available for the number of persons becoming and exiting homelessness each year or the number of days that persons experience homelessness.

Chronically Homeless Individuals and Families: There are 226 chronically homeless individuals in Hudson County. Approximately 62% of them are unsheltered.

Families with Children: There are 64 families with children present. All but one are sheltered.

Veterans and Families: Approximately 29 residents experiencing homelessness are veterans. The majority of these residents are sheltered.

Nature and Extent of Homelessness:

Race:	Sheltered:	Unsheltered (optional)
White	177	0
Black or African American	406	0
Asian	11	0
American Indian or Alaska Native	3	0
Pacific Islander	0	0
Multi-Racial	3	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	272	0
Not Hispanic	536	0

Data Source

Comments:

Hudson County 2018 Point-In-Time Count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

As noted above, unfortunately many families with children and veterans experience homelessness.

Chronically Homeless Individuals and Families: There are 226 chronically homeless individuals in Hudson County. Approximately 70% of the them are unsheltered.

Families with Children: There are 67 families with children present. They are all sheltered.

Veterans and Families: Approximately 26 residents experiencing homelessness are veterans. The majority of these residents are sheltered.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Black or African American residents are significantly more likely to be homeless than other racial groups. Black residents make up 46.7% of the homeless population but only 11% of the County's total population. White and Asian residents experience homelessness at a significantly lower rate than the overall population. Hispanic residents, despite having an overall poverty rate over three times the Black poverty rate, experience homelessness less.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Residents experiencing homelessness in Hudson County are much more likely to be sheltered than unsheltered. There are approximately 267 unsheltered residents and 623 sheltered residents.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the City is accommodating or should accommodate these needs.

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 38,954 residents over the age of 60 in the City, making up approximately 15% of the population. Approximately 6,450 (17%) are below the poverty level. Elderly residents are much more likely to live in renter-occupied residences than owner-occupied residences, 58% and 42%, respectively. However, many elderly residents are still cost burdened. Approximately 51.9% of elderly renters and 47.7% of owners are cost burdened. Finally, almost 12,000 residents over the age of 60 have a disability, or 31.7%. According to the Act Now Foundation, Hudson County has the fourth highest percentage of elderly living with Alzheimer's disease in the country.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help due to fear of criminal charges and/or the social stigma associated with addiction and other medical issues. Often only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics.

Disability: There are 26,573 people in the City who have a disability, which is 10% of the population. Unsurprisingly, disability is correlated with age and older residents are more likely to have one or more disabilities. Over 51% of residents over the age of 75 have a disability, which is much higher than the disability rate of those between 35 and 64 (11.5%). Ambulatory difficulty is the most common disability and independent living difficulty is the second most common disability. Black residents and residents who identify as a race not provided as an option on the census report having a disability at rates higher than other racial or ethnic groups, 12.2% and 12.7%, respectively.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping, and social networks. A robust

public transportation network is incredibly beneficial to assisting the elderly remain active and independent. Additionally, elderly resident's homes may need modifications to assist with any disabilities that may develop as a result of aging.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City of Jersey City falls under the Hudson County tracking area for HIV/AIDS statistics. According to the most recent data available (12/31/2017) there are 5,098 persons living with HIV/AIDS in Hudson County. The majority, 74.1%, are male. The majority of persons living with HIV/AIDS are over the age of 45 (70%) and 43% identify as Hispanic. The most common transmission category for males is male-to-male sexual contact (54%) and for females is heterosexual contact (68%).

The case-fatality rate in Hudson County has dropped significantly. Before 1990, the case fatality rate was 89%, which means that for every 100 new cases there were 89 deaths. Currently, the case-fatality rate is so small that reporting it would violate New Jersey Department of Health and Social Services confidentiality policy. There were only 132 new cases in 2017 and fewer than 6 deaths.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Jersey City has identified the need for improved access to public facilities and has included a goal in the Strategic Plan:

1C Improve Access to Public Facilities

In this goal, the City will expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.

How were these needs determined?

Public facility priority needs were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan.

Describe the jurisdiction's need for Public Improvements:

Jersey City has identified the need for the expansion and improvements of public infrastructure and has included two goals in the Strategic Plan:

1A Expand Public Infrastructure

1B Improve Public Infrastructure Capacity

For these goals, the City will expand and improve public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.

How were these needs determined?

Public infrastructure priority needs were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan.

Describe the jurisdiction's need for Public Services:

Jersey City has identified the need for public services for the LMI and special needs population and has included two goals in the Strategic Plan:

3A Provide Supportive Services for Special Needs Populations

3B Provide Vital Services for Low-to-Mod Income Households

For these goals, the City will provide supportive services for low income and special needs populations. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the

youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.

How were these needs determined?

Public service priority needs were identified through the input of community leaders, citizen participation, and the several public meetings and public hearings for the development of the City's Consolidated Plan. These inputs were described in the public participation section of this Plan.

DRAFT

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In following section looks at the housing market within Jersey City by analyzing trends in structure, age, price, and tenure. This information, when partnered with the data gathered in the Needs Analysis, allows the City to make informed decisions about how to use its limited resources. As noted previously, providing sufficient housing is more than just having enough structures to house each person, it includes ensuring that housing is safe and affordable.

In addition to looking at the data from the housing stock, this section also looks at facilities that are available for residents facing homelessness and with special needs. Whenever possible, GIS mapping is used to supplement the data and look for any geographic patterns that may exist. These patterns will be utilized in conjunction with the information in the Needs Assessment to determine if certain protected groups are disproportionately impacted.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Throughout the following section the housing stock in Jersey City will be both described and analyzed. Data such as the number and type of units available, distribution of multifamily housing (HUD defines multifamily housing as properties with at least 5 housing units or more), unit size, and tenure will be used to identify any current or expected gaps in the housing market. If identified, those gaps will serve as factors to be addressed in the Strategic Plan portion of the Consolidated Plan.

All residential properties by number of units

Property Type	Number (total units)	%
1-unit detached structure	9,106	8%
1-unit, attached structure	8,142	7%
2-4 units	39,727	35%
5-19 units	20,137	18%
20 or more units	34,855	31%
Mobile Home, boat, RV, van, etc	202	0%
Total	112,169	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source

Name:

2013-2017 ACS 5-Yr
Estimates

Data Source Comments:

The numbers in column 2 are the number of units in each property, not the number of properties.

Residential Properties by Number of Units

The City of Jersey City has a large supply of multi-family units in the area. In most communities, 1-unit detached structures are the most common housing type but in Jersey City large multi-unit structures contain a significant portion (31%) of all units. Single-family properties are quite rare, making up only 8% of the total units. The City also has a large number of units in the “Missing Middle” demographic. The “Missing Middle” are property types that are rarely found in rural areas but, when present, provide affordable housing and increased density. For the purposes of this document the “Missing Middle” is defined as buildings with 2-19 units. In Jersey City, 53% of units fall within these property types, which indicates a variety of home options for the City’s residents.

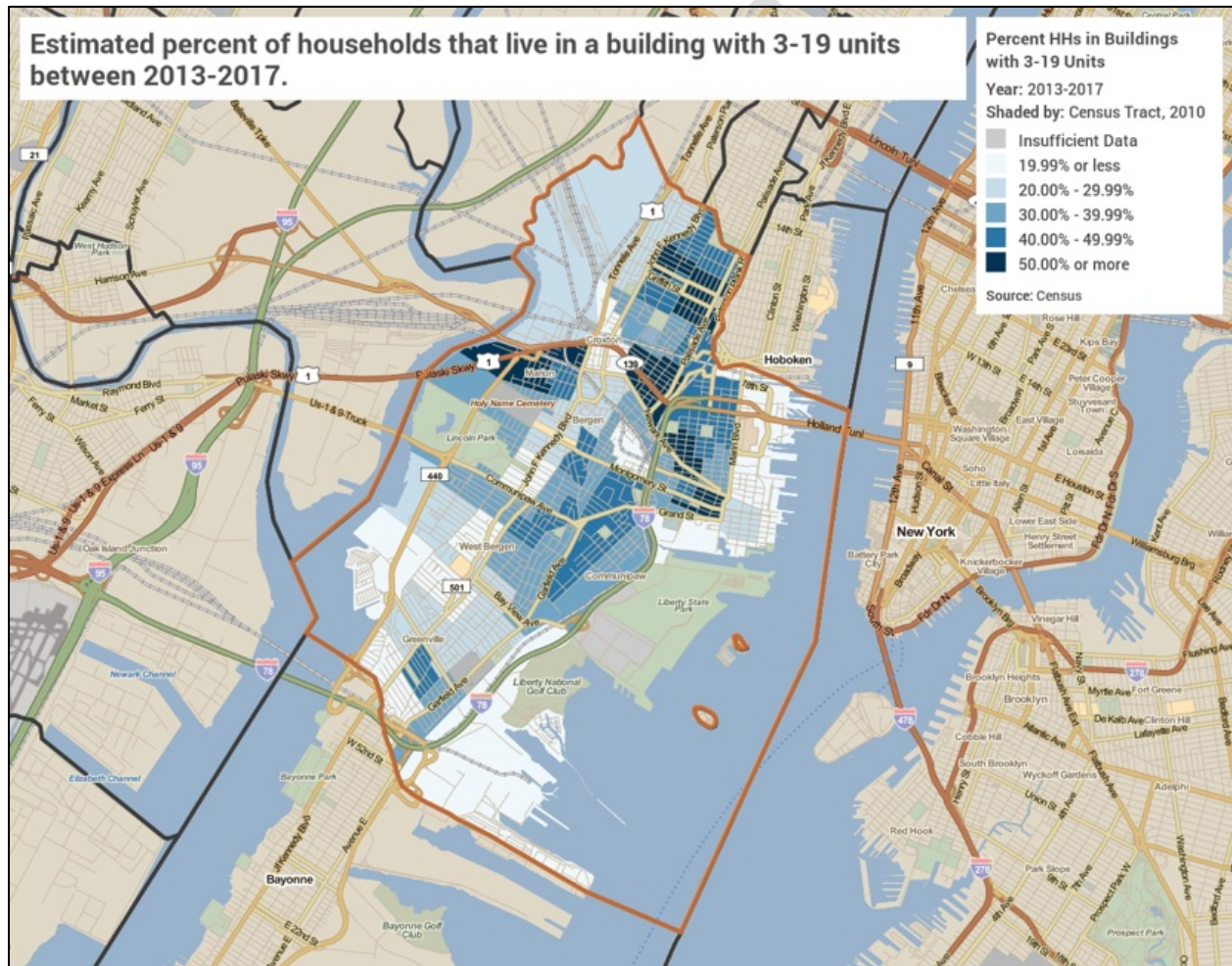
Source: 2013-2017 American Community Survey 5-Year Estimates

Multifamily Development Distribution

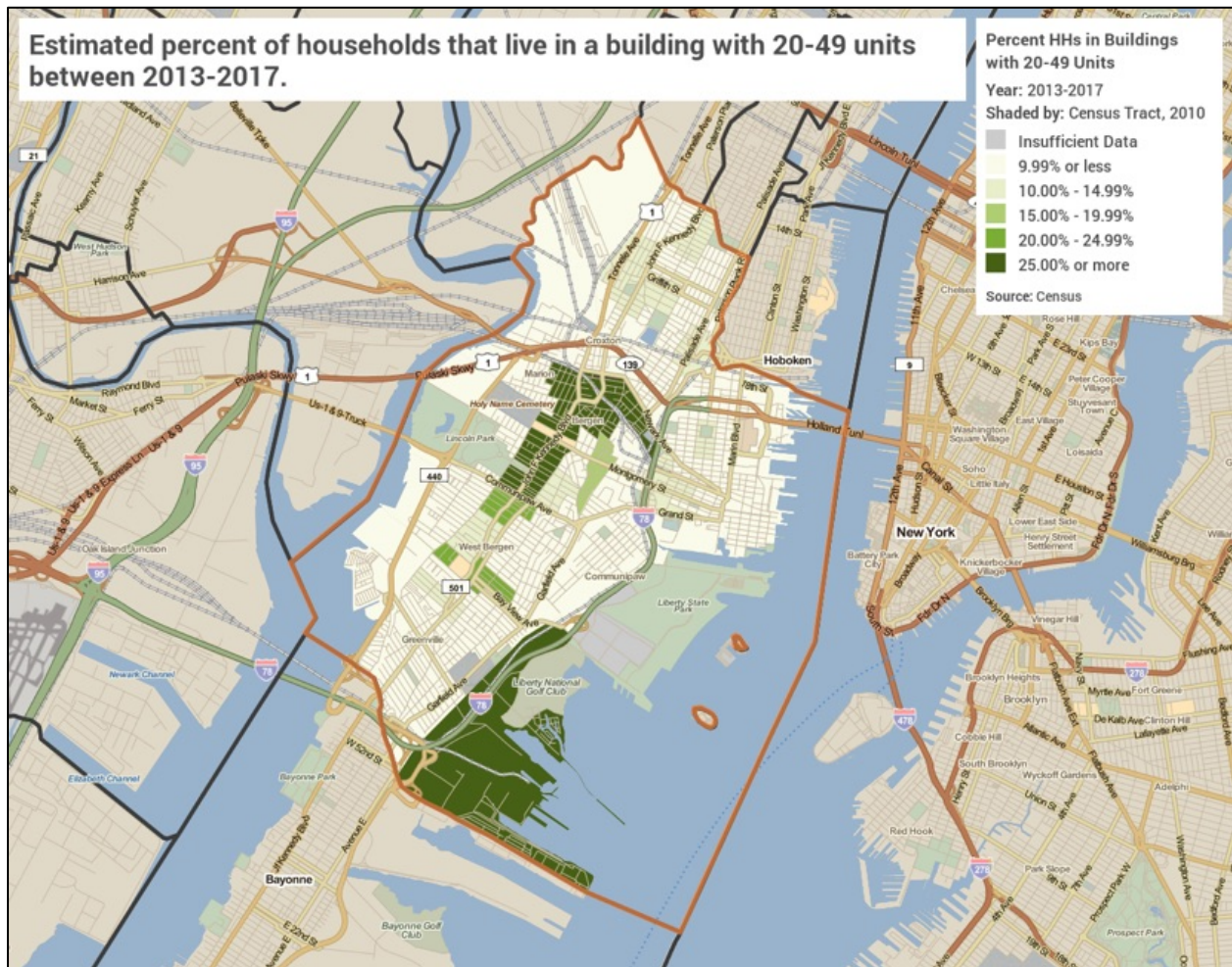
The City has a large number of multifamily developments, but it is important to verify that these units are available throughout the City. The maps below display the distribution of small, medium and large multifamily developments in the jurisdiction. Small multifamily units are buildings with 3-19 units, medium multifamily units are buildings with 20-49 units and large multifamily units are buildings with 50+ units.

Small multifamily units, which approximate the “Missing Middle” are generally available throughout the City but there are some tracts where they are more concentrated than others. Particularly, inland tracts in the northern part of the City appear to have a greater number of these units available, often 50% or more. Coastal areas and the southern part of the City have fewer buildings of this size, generally under 20%.

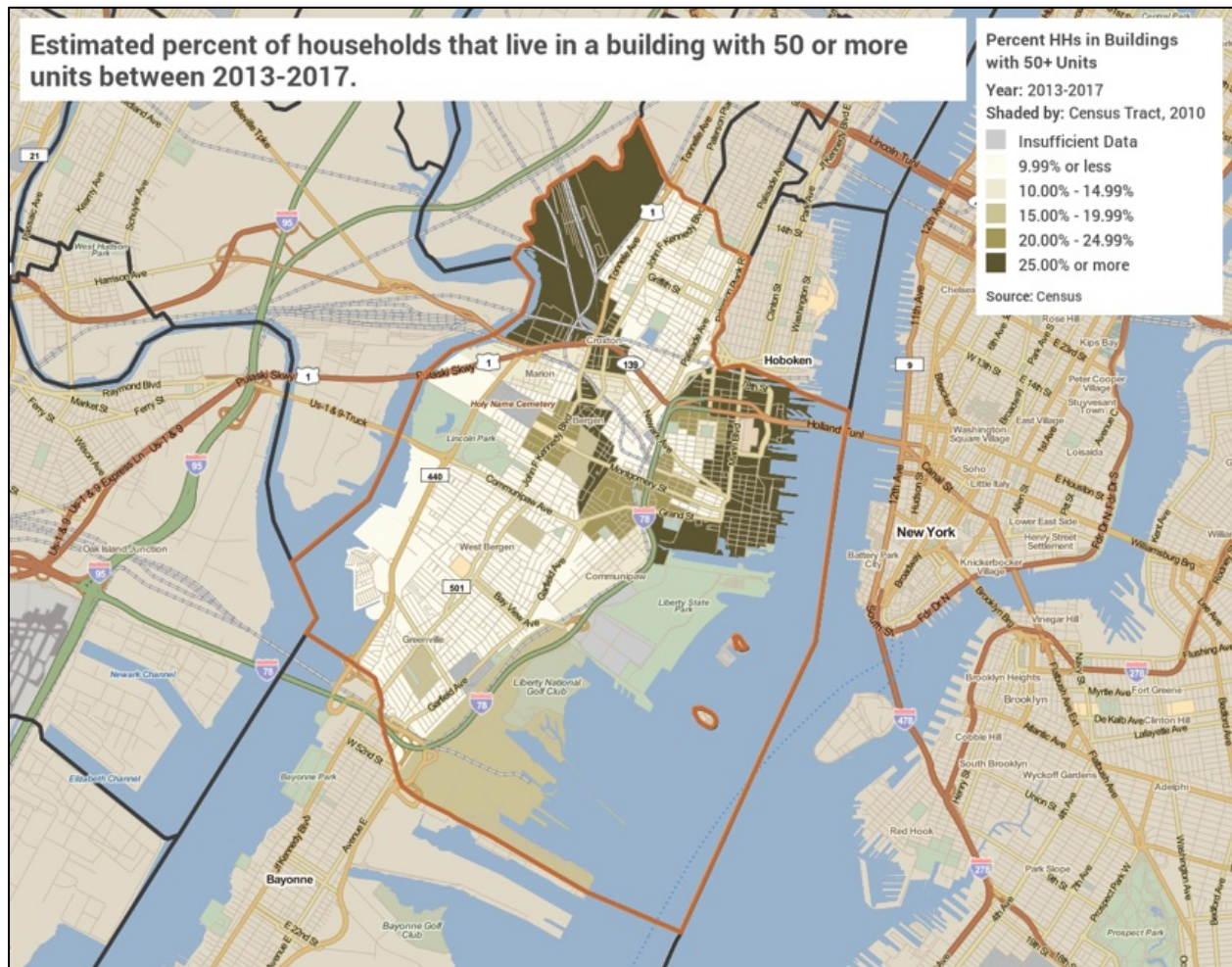
Source: 2013-2017 American Community Survey 5-Year Estimates



Medium multifamily developments are much less common than small multifamily developments. There are only two areas where over 25% of the buildings are in this group, in the southwest corner of the city and the central city area. Throughout most of the city fewer than 10% of buildings are medium multifamily.



Large multifamily buildings, much like medium multifamily, are relatively rare when compared to small multifamily. Two areas, near the Holland Tunnel and in the northwest part of the City, have 25% or more buildings of this type. In general, less than 10% of the housing units available are in buildings of this type.



Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	415	1%	5670	8%
1 bedroom	3696	13%	24107	34%
2 bedrooms	10227	36%	25305	35%
3 or more bedrooms	14231	50%	16398	23%
Total	28569	100%	71480	100%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Unit Size by Tenure

The size of the unit a household lives in varies depending on whether they are homeowners or renters. Homeowners tend to live in much larger homes than renters, over half of homeowners have 3 bedrooms or more while only 23% of renters live in homes of that size. On the other end of the spectrum, approximately 42% of renters live in a unit with 1-bedroom or less while only 14% of homeowners live in a unit that small. It is generally important for a variety of home sizes to be available for both homeowners and renters. Smaller owner-occupied units allow for renters with lower incomes to become homeowners and large rental units provide more housing for large families that may want to move into the area.

Source: 2013-2017 American Community Survey 5-Year Estimates

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are currently 2,170 families using public housing in 18 public housing developments managed by the Jersey City Housing Authority (JCHA). Additionally, the JCHA also has an allocation of over 4,500 Housing Choice Voucher in use. All families are eligible low- and moderate-income families, elderly, and/or persons with disabilities.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the HUD Multifamily Assistance & Section 8 Database there are 33 properties in these programs. Of those properties, two have expired contracts and 14 contracts are due to expire before 2024. Those contracts account for 1,725 units of affordable housing. Small, 1-bedroom or less, units are the most prevalent making up 1,212 of the expiring contracts and only 12 are 4-bedroom or more.

Does the availability of housing units meet the needs of the population?

No, unfortunately there is a lack of decent, affordable housing in the jurisdiction. In the Needs Assessment it was shown that cost burden is the most common housing problem in the City. In addition to that, we see that there is a lack of large rental units and small owner-occupied units in Jersey City. While there is plenty of multi-family buildings throughout the area there is a lack of single-family detached units. There is also a need to replace any units that are lost due to expiring Section 8 contracts in order to maintain the affordable housing stock. Overall, there is a need for affordable units in a number of different sizes and building types.

Describe the need for specific types of housing:

The specific type of housing needed varies depending on whether a household are renters or homeowners. All residents need more affordable housing but there is a particular lack of small homes for homeowners and large homes for renters. Furthermore, there is a need for more single-unit buildings for all housing types.

Discussion

Jersey City, unlike many places across the country, has a large supply of homes in high-density, multifamily buildings. These homes are traditionally less expensive to produce and sell than single-family detached homes. However, there is a need for greater home variety for both renters and homeowners, as well as an increase in the affordable housing supply to assist when Section 8 contracts expire. Affordability is a major part of the housing needs in Jersey City and the cost of housing will be analyzed in the next section.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

In this section the cost of housing for both homeowners and renters in the City of Jersey City will be described and analyzed. A review is made of current home values and rents, as well as how those prices have changed since 2000. Housing affordability and cost burden are major issues facing the City. Whenever possible, multiple data sources will be used to provide supporting evidence for any conclusions that are made.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2017	% Change
Median Home Value	125,000	344,200	175%
Median Contract Rent	614	1,130	84%

Table 29 - Cost of Housing

Alternate Data Source Name:
2000 Census, 2013-2017 ACS

Housing costs in Jersey City have increased dramatically, particularly home values. While home values have nearly tripled since 2000 the change is not as dramatic when inflation is factored into it. According to the US Bureau of Labor and Statistics inflation calculator, \$125,000 in January of 2000 would be equal to \$179,827 in January of 2017. That represents a 91.4% increase. This is clearly not as dramatic but still outpaces income which means a significant number of residents have likely been priced out of the market. While rents have not increased as dramatically, they have nearly doubled which puts financial strain on renters. It is highly unlikely that a household will have had an increase in income that matches the growth in prices, meaning many residents may either be cost burdened or have moved out of the City for more affordable jurisdictions. As seen in the table below, over a third of renters currently pay over \$1,500 per month.

Rent Paid	Number	%
Less than \$500	5,855	8%
\$500-999	15,368	22%
\$1,000-1,499	24,232	34%
\$1,500-1,999	10,569	15%
\$2,000 or more	14,383	20%
Total	70,407	100%

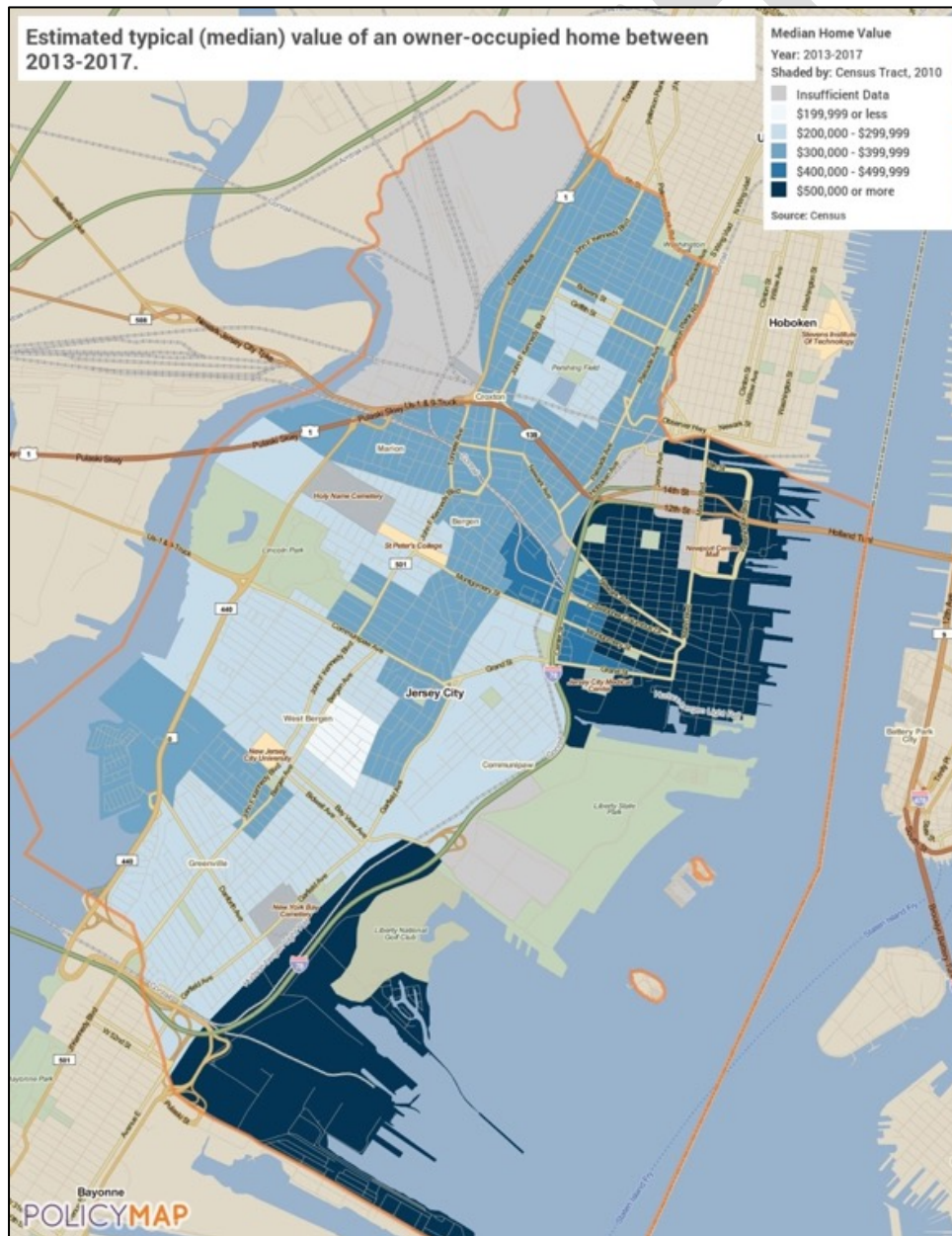
Table 30 - Rent Paid

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Home Value

The following maps display geographically the median home value and rent throughout Jersey City. Though the median home value is \$344,200 the median value is not at all consistent in each census tract. Two areas, both along the river coast, have median home values of \$450,000 or more. This is significantly higher than inland and neighboring tracts where the median home value is less than \$300,000. This data points to a concentration of high cost housing that may prevent low-income residents from accessing low-poverty areas. Homes in these areas are likely unaffordable to everyone except the wealthiest members of the community.

Source: 2013-2017 American Community Survey 5-Year Estimates



Median Rent

The median rent in the City shows a similar pattern to median housing value, though not as pronounced. The area with the highest rents (\$1,800 or more) is also the area with the highest home values, but rents decrease less dramatically and a variety of median rents are found throughout the City. Only a few census tracts have a median rent in the lowest category, \$1,000 or less.

Source: 2013-2017 American Community Survey 5-Year Estimates

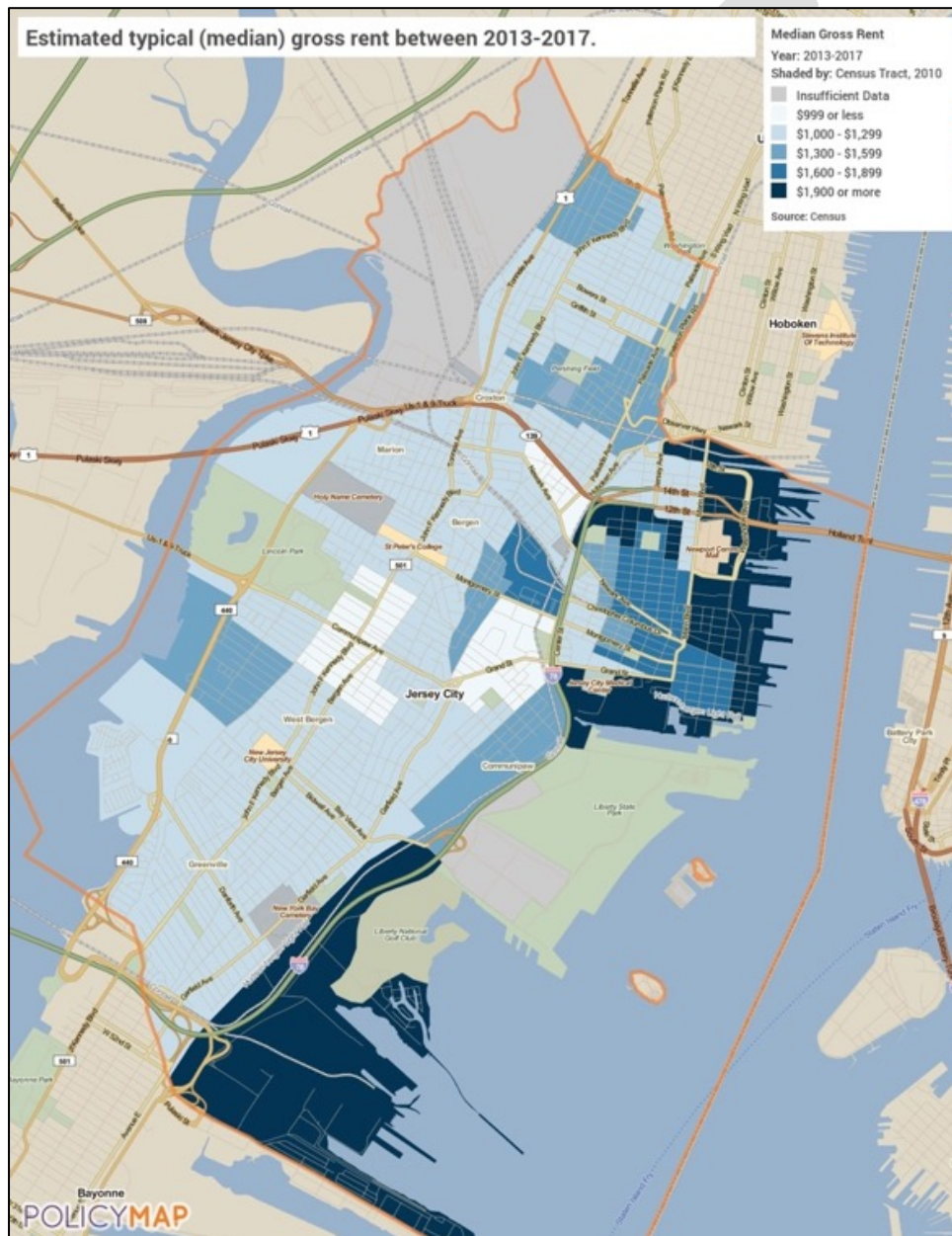


Table: Tenure by Housing Costs as a Percentage of Household Income (in the past 12 months)				
	Owners		Renters	
	Estimate	Percent	Estimate	Percent
Total	28,569	(x)	71,480	(x)
Less than \$20,000:	1,922	100.0%	14,669	100.0%
Less than 20 percent	17	0.9%	500	3.4%
20 to 29 percent	16	0.8%	1,518	10.3%
30 percent or more	1,889	98.3%	12,651	86.3%
\$20,000 to \$34,999:	2,259	100.0%	10,065	100.0%
Less than 20 percent	57	2.5%	492	4.9%
20 to 29 percent	139	6.2%	1,013	10.1%
30 percent or more	2,063	91.3%	8,560	85.0%
\$35,000 to \$49,999:	2,287	100.0%	7,842	100.0%
Less than 20 percent	227	9.9%	631	8.0%
20 to 29 percent	526	23.0%	1,835	23.4%
30 percent or more	1,534	67.1%	5,376	68.6%
\$50,000 to \$74,999:	4,287	100.0%	10,042	100.0%
Less than 20 percent	806	18.8%	2,315	23.1%
20 to 29 percent	945	22.0%	4,189	41.7%
30 percent or more	2,536	59.2%	3,538	35.2%
\$75,000 or more:	17,615	100.0%	25,737	100.0%
Less than 20 percent	9,567	54.3%	16,986	66.0%
20 to 29 percent	4,737	26.9%	6,943	26.9%
30 percent or more	3,311	18.8%	1,808	7.1%
Zero or negative income	199	(x)	2,052	(x)
Source: 2013-2017 ACS (B25106)				

Tenure by Housing Costs as a Percentage of Household Income

The table above shows housing costs as a percentage of household income by tenure. Housing costs of 30% or more is considered cost burdened by HUD. It is pretty clear that households with lower incomes experience more cost burden than households with higher income. Nearly all homeowners with annual income less than \$20,000 are cost burdened as are 91% with annual income less than \$35,000. For homeowner households with an annual income of over \$75,000 the percent of those with cost burden decreases to 18.8%. Renters experience similar cost burden patterns, however cost burden decreases more as incomes are higher for the renting population. Renter households with annual income less than \$20,000 have 86.3% that are cost burdened and those with less than \$35,000 have 85% that are cost burdened. Renter households with annual incomes over \$75,000 have only 7.1% of households that are cost burdened.

In 2019, the minimum wage in NJ for employers with five or more employees was \$10. A person earning minimum wage, working full time, would make \$20,800 annually (\$10 x 40hrs = \$400/week

x 52 weeks = \$20,800 annually). While not a precise comparison, households with one person earning minimum wage would almost certainly be cost burdened in Jersey City as a homeowner or renter. Even households with two minimum wage earners would likely be cost burdened. Households earning the median income of \$62,739 (2013-2017 ACS), are more likely to be cost burdened as a homeowner than a renter.

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	5,090	No Data
50% HAMFI	12,165	695
80% HAMFI	34,945	3,335
100% HAMFI	No Data	5,945
Total	47,830	8,180

Table 31 - Housing Affordability

Data Source: 2012-2016 CHAS

Housing Affordability

The availability of affordable housing in Jersey City is clearly linked to household income. While the most recent data available is from 2009-2013 it can still be an indicator of affordability in the community. For renters, there are more than six times the available units for residents making 80% HAMFI compared to extremely low-income residents making 30%. For homeowners, there are slightly more than 8,000 units available for LMI residents and less than one-tenth of those are affordable to households making 50% HAMFI. This shows a significant affordability problem where there is limited housing available, particularly for homeowners.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,178	1,322	1,573	1,970	2,126
High HOME Rent	1,051	1,128	1,354	1,556	1,716
Low HOME Rent	823	882	1,058	1,223	1,365

Table 32 – Monthly Rent

Alternate Data Source Name:
HUD 2019 FMR and HOME Rents

Data Source Comments:

Jersey City, NJ HUD Metro FMR Area

HUD FMR HOME Rent Limits

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

Starting in 2019, HUD began releasing Small Area Fair market Rents based on ZIP Code. In Jersey City, there are seven ZIP Codes that will each be discussed individually below.

Is there sufficient housing for households at all income levels?

According to the data above there is not enough housing at all income levels. There is a need for affordable housing, particularly for extremely low-income households. When higher income residents purchase or rent homes that are significantly below what they could afford it reduces the availability of affordability for lower income residents. This is particularly true for renters where access to homes of a variety of sizes is limited.

How is affordability of housing likely to change considering changes to home values and/or rents?

It is unlikely that the housing market will shift in such a way as to increase the number of affordable owner-occupied and renter-occupied units. Rental units, in particular, do not see prices decrease even when housing markets crash. It is likely that between population growth, inflation, and expiration of Section 8 contracts it is likely that fewer and fewer homes will be affordable in the City.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The city-wide median rent is \$1,130, which is lower than the FMR for an efficiency and almost exactly what the HOME high-rent rate is. However, the location of a property greatly impacts the affordability. When comparing the Small Area Fair Market Rents, it is clear that the city-wide median rent does not represent many areas.

Places where the median rent is less than the Small Area Fair Market Rents are highlighted in green. There are only three ZIP codes here the median rent is less than the FMR for efficiencies while everything else is much higher. It is clear that a household that is expecting to pay the median rent of Jersey City will have extremely limited housing options and will be restricted to only a few neighborhoods.

ZIP	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
07302	\$1,770	\$1,980	\$2,360	\$2,960	\$3,190
07304	\$1,090	\$1,220	\$1,460	\$1,840	\$1,980
07305	\$1,090	\$1,220	\$1,460	\$1,840	\$1,980
07306	\$1,120	\$1,250	\$1,490	\$1,870	\$2,010
07307	\$1,150	\$1,290	\$1,540	\$1,930	\$2,080
07310	\$1,770	\$1,980	\$2,360	\$2,960	\$3,190
07311	\$1,770	\$1,980	\$2,360	\$2,960	\$3,190

Discussion:

Housing affordability is a problem in Jersey City. The median rent and housing value have increased substantially over the years and there is little indication that this trend will change. There are parts of the city that are simply unaffordable to many residents which concentrates wealth into a few areas. When income is closely related to race or ethnicity it increases the likelihood that an area will become an area where racial minorities and poverty are concentrated.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps in this section provide details on the condition of housing units throughout the City by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

Definitions

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,984	38%	30,372	42%
With two selected Conditions	780	3%	3,934	6%
With three selected Conditions	82	0%	251	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,723	59%	36,923	52%
Total	28,569	100%	71,480	100%

Table 33 - Condition of Units

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Housing Conditions

The table above details the number of owner and renter households by number of housing problems identified in the most recent ACS 5-Year estimates. Overall, renters are slightly more likely to have a housing problem than owners, but the difference is not dramatic. Generally speaking, very few households have multiple housing problems and given what is known about the financial situation for many residents it is likely that being cost burdened is the most common issue.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,843	17%	12,330	17%
1980-1999	3,314	12%	10,144	14%
1950-1979	6,735	24%	17,317	24%
Before 1950	13,677	48%	31,689	44%
Total	28,569	101%	71,480	99%

Table 34 – Year Unit Built

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Year Unit Built

The year a house is built is heavily correlated with whether or not it is in substandard condition. Older homes are more likely to need regular maintenance in order to provide a safe and secure living environment for residents. When looking at the age of a home an important factor is whether it was built before 1978. Prior to 1978 lead-based paint was used in many homes and the presence of that paint can cause significant health problems for residents, particularly for children, the elderly, and those with compromised immune systems. Due to the way data is collected by the US Census Bureau, homes built prior to 1980 will be considered as having possible lead-based paint hazard.

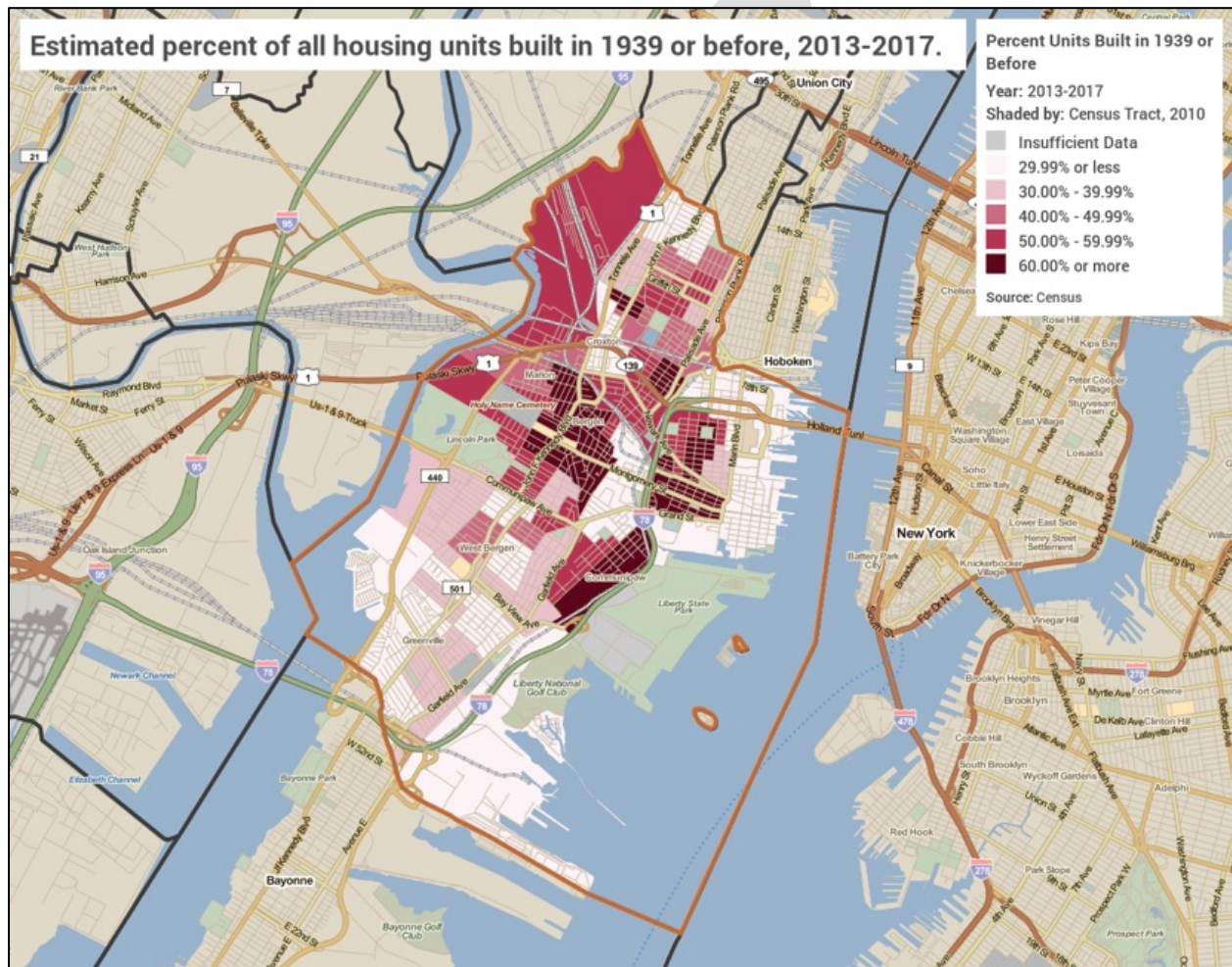
In Jersey City, a large percentage of homes were built before 1980. The time period with the largest production of both renter and owner units is before 1950, where 44% and 48% of homes were built, respectively. A total of over 45,000 homes were built prior to 1950 and approximately 24,000 were built between 1950 and 1979. That means nearly 70,000 households, or 69.4%, live in a place with a lead-based paint hazard.

Source: 2013-2017 American Community Survey 5-Year Estimates

Age of Housing

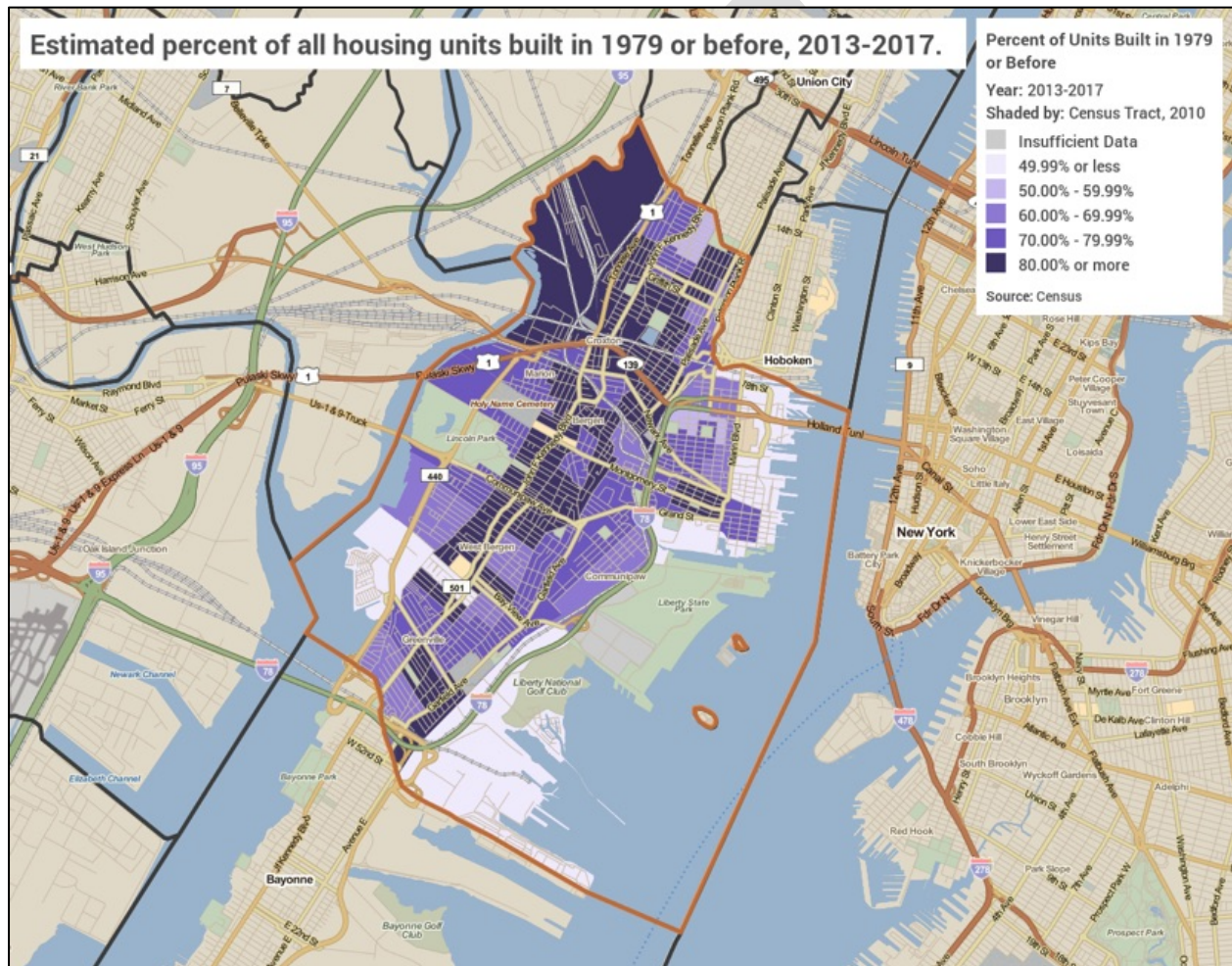
Geographically, there is not a clear pattern of home production of units built prior to 1940. There are some areas where over 60% of the homes are in that age range that border tracts where less than 30% are that old. Generally, tracts that border the river appear to have younger housing than interior census tracts.

Source: 2013-2017 American Community Survey 5-Year Estimates



Housing Units Built Before 1940

When looking at the percent of homes built before 1980 there is a clearer pattern than the above age group. Internal census tracts mostly contain 70% or more of their homes built before 1980 while coastal areas have newer housing. The areas with newer homes also appear to be the areas with higher home values and rents.



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	19,822	71%	49,519	69%
Housing Units build before 1980 with children present	2,802	14%	9,529	19%

Table 35 – Risk of Lead-Based Paint

Data 2012-2016 CHAS (Units with Children present)
Source:

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards.

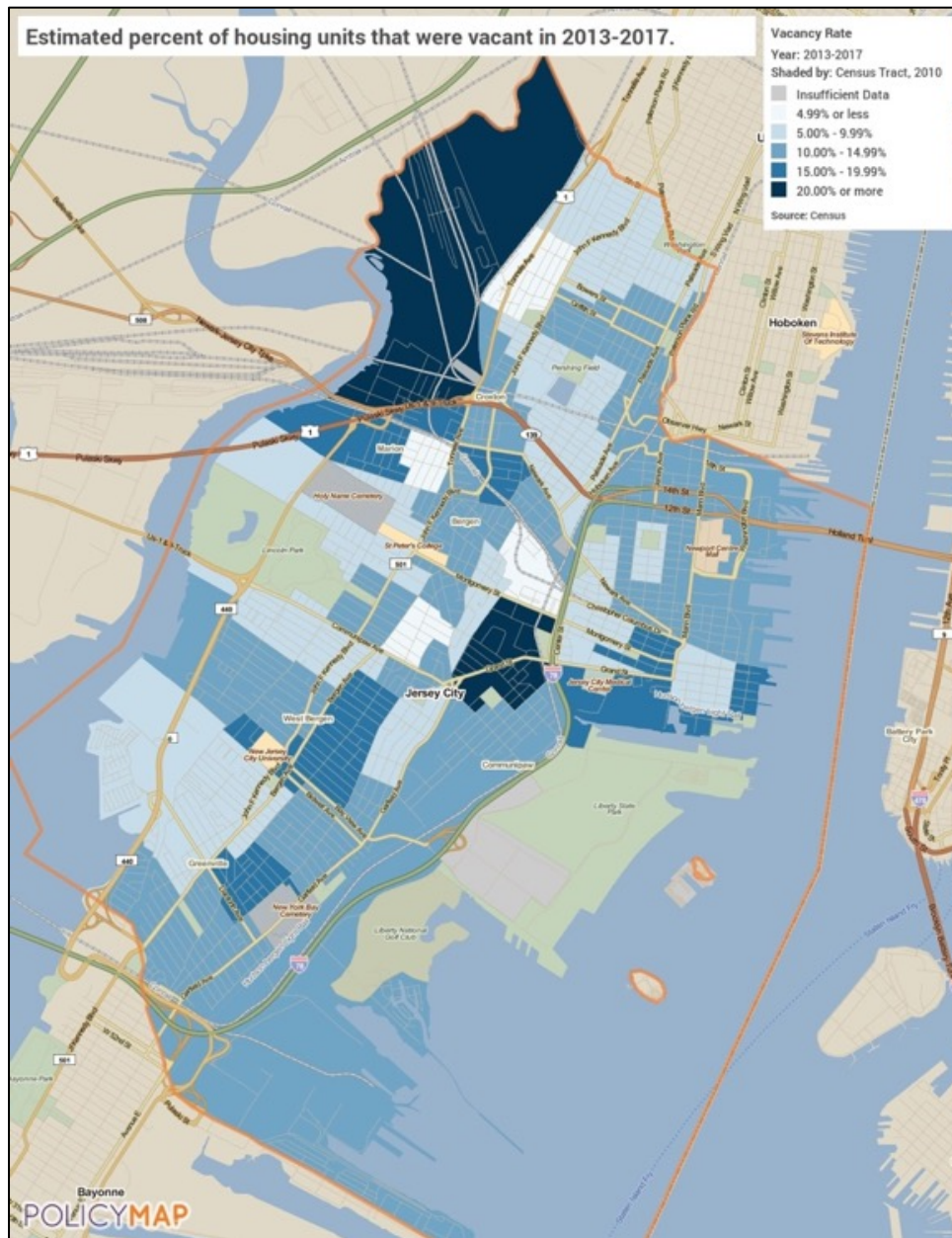
In the City of Jersey City, renters with children under 6 are more likely to live in a home with a lead-based paint hazard than homeowners with young children. Overall, approximately 70% of both renters and homeowners live in a home built before 1980 but nearly 20% of renters with children live in one, which is 5% more than homeowners at nearly 15%.

Vacancy Rate

The vacancy rate is the rate of homes that are currently unoccupied in a community. It is normal for a community to have vacant units and the general rule is that 7% of rental units and 2% of owner-occupied units is considered healthy. When there are not enough vacant units it becomes difficult for new residents to move into the community and for current residents to change housing as their needs change.

The map below shows the average housing vacancy rates throughout the City. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. Most census tracts in the City have a vacancy rate over 10% and two have a much higher rate of 20% or more. There are a few tracts, mostly in the center part of the City, where the vacancy rate is under 5%.

Source: 2013-2017 American Community Survey 5-Year Estimates



Need for Owner and Rental Rehabilitation

The housing stock of Jersey City is relatively old and may be in great need of rehabilitation. The cold winters in the area can increase the need for support for rehabilitation, particularly for low-income residents who may lack the resources to repair their home themselves. The high cost burden rate in the City means that many households will not have savings to put towards home repairs.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2011-2015 CHAS data, there are 56,620 LMI households in Jersey City. These households likely need support in order to address any rehabilitation or lead-based paint remediation. The 2011-2015 ACS data estimates that 70.9% of homes were built prior to 1980. Given that low-income households are more likely to live in older homes, it is estimated that between 75%-90% of LMI households live in a residence with a lead-based paint hazard, or 42,465-50,985 households.

Discussion

The City of Jersey City has a large supply of homes built prior than 1980, most of which were built prior to 1950. These homes are at an increased risk of having a lead-based paint hazard and are more likely to be occupied by LMI residents. It is important that this risk is taken into account when determining the priorities for grant funds and how resources will be allocated to provide safe and secure housing for the City's residents.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

Publicly supported housing is an important aspect in assisting residents escape poverty and to prevent them from becoming cost burdened. The Jersey City Housing Authority (JCHA) is the local public housing authority (PHA) in Jersey City. Its mission is to create and invest in quality affordable housing opportunities for their residents and the communities they serve. JCHA oversees 22 public housing developments in Jersey City with a combined total of over 2,600 units. Additionally, the JCHA has an allocation of over 3,500 Housing Choice Voucher in use.

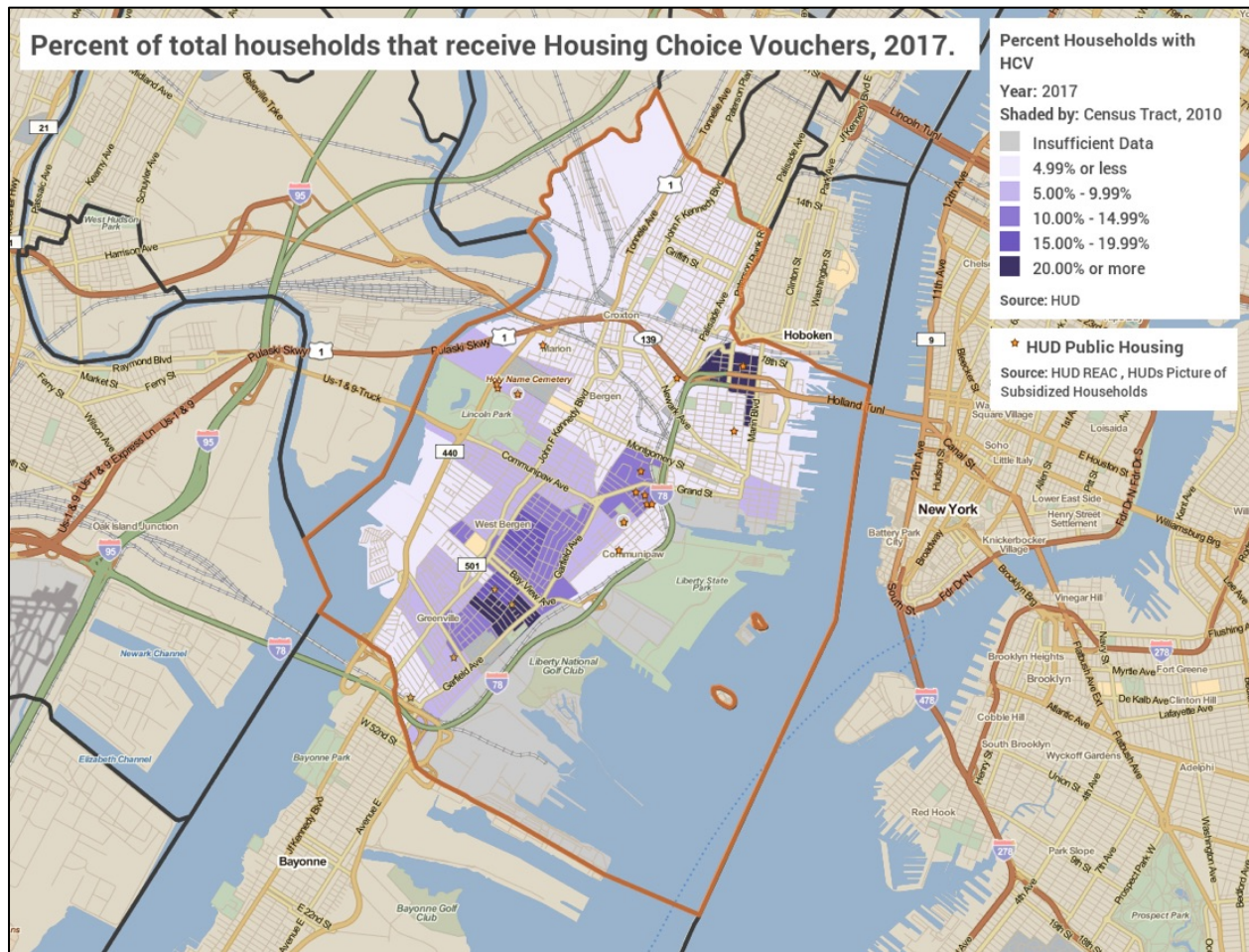
The table below provides the number of units in public housing and housing voucher use in Jersey City.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	67	2,618	3,541	0	3,541	319	1,371	2,672
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)



Describe the supply of public housing developments:

In the five years since the last consolidated plan the number of publicly supported housing developments has increased from 18 to 20. There are now over 2,600 units being used, an increase from approximately 2,100. While the availability of public housing has increased, the number of housing choice vouchers has decreased significantly. In the previous Consolidated Plan, 4,500 housing choice vouchers were in use and currently there are only 3,541. This loss of affordable housing options is likely to continue as additional Section 8 contracts expire in the coming years, potentially causing a loss of over 1,700 units.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Twenty-one sites received HUD PHA Inspection scores as of 2018. Half of the developments received excellent scores of over 90 while only three sites had a score that was considered in poor. Currently, several of these units are undergoing revitalization.

Public Housing Condition

Public Housing Development	Average Inspection Score
Glenview Townhouses II East	99

Public Housing Development	Average Inspection Score
Ocean Pointe East and West	97
Thomas Stewart Apartments	97
Glenview I	97
Gloria Robinson Court Homes III	95
Glenview Townhouses II West	94
Pacific Court	92
Lafayette II	91
Woodward Terrace	91
Barbara Place Terrace	85
Gloria Robinson Court Homes IV	85
Hudson Gardens	85
Lafayette Senior Living Center	83
Berry Gardens	83
Gloria Robinson Court Homes II	80
Dwight Street Homes	79
Holland Gardens	77
Gloria Robinson Court Homes I	73
Marion Gardens	70
Booker T Washington Apartments	69
Curries Woods	64
Montgomery Gardens	43

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on three elements within the property, which are:

1. Inspectable areas: site, building exterior, building system, common areas and dwelling units;
2. Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area; and
3. Observed deficiencies.

A score of 55 or below means that the property is in poor condition, and properties in excellent condition have a score of 90 and over. Currently, three properties managed by the housing authority have a score that qualifies them a poor condition. These units are Dwight Street Homes, Montgomery Gardens and Marion Gardens.

Dwight Street Homes is mostly consisted of 3- and 4-bedroom semi-detached homes. Of the 100 units at that property 16 are owned by the JCHA. With a PHA inspection score of 49, the development is in need of improvements.

Montgomery Gardens has 148 units, and the site is currently under revitalizations and buildings are slated to be demolished. This development was completed in 1953. The development has a PHA inspection score of 43.

Marion Gardens has 233 units with 15 buildings. This development was completed in 1940. The development has a PHA inspection score of 39 – the lowest in the JCHA catalog.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The JCHA engaged in an extensive process over the course of about ten months to develop the Strategic Plan Kick-Off, which was made effective June 1, 2017. This plan identifies key goals and objectives that provide the JCHA with a clear direction and a framework for decision making. Two of the four goals specifically address improving the living environment of residents living in public housing. One of these goals is to Expand & Promote Programs and Opportunities for all Residents and the other is Maximize & Improve Affordable Housing Opportunities.

The goal Expand & Promote Programs and Opportunities for all Residents aims to: 1.) Develop communication and participation plan to increase engagement, education and empowerment, 2.) Create career paths for apprenticeships, Section 3, and resident-owned businesses and 3.) Establish and maintain self-sufficiency, education, and health initiatives.

The goal Maximize & Improve Affordable Housing Opportunities has two objectives that will help improve LMI families living in JCHA public housing units. They are: 1.) Collaborate with partners to create affordable housing and 2.) Optimize housing choice voucher (HCV) programs.

Discussion:

Commitment to publicly supported housing as a valuable tool to assisting LMI residents in the community. Throughout the next five years it is possible that affordable units will be lost as contracts end. It is unlikely that affordable housing will become accessible through new construction to make up for these losses. This will reduce the financial stability of many residents increasing the potential for homelessness and substandard living.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The number of emergency shelter, transitional housing and permanent supportive housing was taken from the HUD 2018 CoC Homeless Assistance Program, Housing Inventory Count (HIC). The HIC is informed by reports from the Jersey City, Bayonne/Hudson County CoC. For emergency shelters, there are a total of 378 year round beds for individuals and families with children including 305 for seasonal, overflow and vouchers. There are also 32 transitional housing beds for individuals and families. Finally, there are 490 permanent supportive housing units with 269 reserved for chronically homeless and 115 for veterans.

Emergency shelters in the CoC include Catholic Community Services Archdiocese's Hope Home and St. Lucy's Shelter, St. Joseph's Home, Women Rising Domestic Violence Shelter, Communities of Faith for Housing Hoboken Shelter, EMET Realty Emergency Shelter, Kearny Warming Center, Winter Warming Centers and Palisades Emergency Residence shelters. Transitional housing is operated by North Hudson Community Action, Catholic Community Services Archdiocese, and the Housing of Faith Inc. Various permanent supportive housing is available for families, individuals and mixed populations.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	137	305	8	148	0
Households with Only Adults	241	0	24	342	0
Chronically Homeless Households	n/a	n/a	n/a	269	0
Veterans	0	0	0	115	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source: HUD 2018 CoC Homeless Assistance Program, HIC

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Hudson County Alliance to End Homelessness (HCAEH) is a consortium of homeless housing, various service and shelter providers, consumers, advocates, and government representatives working together to shape countywide planning and decision making. The HCAEH is led by the Hudson County Division of Housing and Community Development and serves as the Continuum of Care. HCAEH's mission is to identify the gaps and needs of homeless households in Hudson County and participate in the process of prioritizing local and state funding to meet these needs; coordinate citywide applications for homeless housing and service funding, including but not limited to Hudson County's annual application for HUD McKinney-Vento funding; and track trends and adjust priorities to meet the changing needs of homeless households.

The coalition operates the local Homeless Services Navigator which is the Coordinated Entry Program. The Coordinated Entry Program connects homeless individuals and families throughout Jersey City and the county to homeless services as well as mainstream services.

Hudson County's Frequent User (FUSE) Initiative, referred to as Familiar Faces, also works to assist hospitals and other public institutions with connecting chronically homeless persons to community resources and supportive housing solutions and lessen the repeat uses of those mainstream services.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelter (adults and families)

Garden State Episcopal Community Dev., 2 beds

Hudson County Division of Welfare, 66 beds

North Hudson Community Action Corp., 20 beds

WomenRising, Domestic Violence Shelter, 9 beds

Emergency Shelter (for adults only)

Catholic Community Services Archdiocese, 119 beds

Communities of Faith for Housing Inc., 50 beds

EMET Realty, 25 beds

Kearny Warming Center, 100 beds

Palisades Emergency Residence Corp. (2 ES), 120 beds

Winter Warming Centers, 20 beds

Transitional Housing (TS)

North Hudson Community Action Corp, 8 beds

Catholic Community Services Archdioces, 14 beds

The House of Faith Inc., 10 beds

Permanent Supportive Housing for Families

Catholic Community Services Archdioces, 30 beds

United Way of Hudson County, 4 beds

WomenRising, 44 beds

Permanent Supportive Housing (Mixed Population)

Garden State Episcopal Community Dev. (3 facilities), 59 beds

JCHA, HUD VASH, 75 beds

North Hudson Community Action Corp., 30 beds

Permanent Supportive Housing (for adults only)

Catholic Community Services Archdioces, 13 beds

Collaborative Support Programs of NJ (2 facilities), 51 beds

Communities of Faith for Housing Inc. (Apartment and scattered sites), 22 beds

Garden State Episcopal Community Dev. (4 facilities), 73 beds

United Way of Hudson County (3 facilities), 89 beds

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the jurisdiction is accommodating (or should accommodate) those needs.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	4160
Area incidence of AIDS	0
Rate per population	1566
Number of new cases prior year (3 years of data)	206
Rate per population (3 years of data)	77
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	2927
Area Prevalence (PLWH per population)	1102
Number of new HIV cases reported last year	59

Table 39 – HOPWA Data

Data Source Comments: Source: New Jersey Department of Health, HIV/AIDS Cases in Statewide Population Groups, Reported as of December 31, 2018.

AIDS number of new cases (3yr data is AIDS/HIV). AIDS Rate per population is the number of AIDS cases per 100,000 persons.

HIV Area Prevalence (PLWH per population) is calculated by number of persons living with HIV per 100,000 persons in the City. Number of new HIV cases reported last year is both HIV/AIDS.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	137
PH in facilities	20
STRMU	74
ST or TH facilities	46
PH placement	0

Table 40 – HOPWA Assistance Baseline

Data Source: 2018 HOPWA CAPER and HOPWA Beneficiary

As instructed by the HUD eCon Planning Suite Manual, the default data source is the HOPWA Performance Data based on the 2018 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet submitted by the grantee 90 days following the end of the operating year. See discussion below for further estimates of unmet need for HOPWA assistance.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly: The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, with aging disabilities and other health issues become more common. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible if they prefer that.

HIV/AIDS: Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

Alcohol and/or Drug Addiction: Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Mental and Physical Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need to continuous support services dependent on the level of capabilities.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Health care facilities coordinate discharge of homeless individuals through assistance of Hudson County's emergency shelters, as well as the Hudson County Department of Social Services and various homeless service providers. These health care facilities ensure homeless individuals have access to available mainstream resources that can be utilized to secure needed supportive and housing services. In addition, strong emphasis is placed on identifying a support network for the homeless individuals and, wherever possible, effort is made to reconnect the individual with any family or friends they may have, and to involve the family in the discharge planning process. Homeless individuals are actively involved in the discharge planning process and informed of all of their options. The County's health care facilities provide a comprehensive plan from assessment to discharge, ensuring that the individuals' needs as appropriate (i.e., housing, physical and mental health, income support, life skills, etc.) are addressed through the County's various support services and homeless services.

The mental health community coordinates discharge of homeless individuals through the assistance of the Hudson County Department of Social Services and various homeless service providers. The County's mental health facilities ensure homeless individuals have access to available mainstream resources that can be utilized to secure needed services for support and housing services. As with health care facilities, a strong emphasis is made on identifying a support network for homeless individuals and, wherever possible, effort is made to reconnect the individual with any family or friends they may have, and to involve the family in the discharge planning process. Homeless individuals are actively involved in the discharge planning process and informed of all of their options. The County's mental health facilities provide a comprehensive plan, ensuring that homeless individuals' needs as appropriate (i.e., housing, physical and mental health, income support, life skills, etc.) are addressed through the County's support services and homeless services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

To address the housing and supportive service needs of persons with special needs in the community, the City has made it a goal to serve this population in the Strategic Plan. The goal is:

3A Provide Supportive Services for Special Needs

The special needs community in the City has been identified as those who are elderly, persons with a disability, persons with alcohol or drug addiction, persons who are victims of domestic violence, persons at risk of becoming homeless or experiencing homelessness and persons living with HIV/AIDS. Supportive services help to improve the quality of life for the special needs population and work to keep them from being homeless.

The City also works to ensure there are services provided for persons living with HIV/AIDS through its HOPWA program. The City has also included two goals for this need:

4A Provide Housing Assistance for Persons with HIV/AIDS

4B Provide Support Services for Persons with HIV/AIDS

Activities in the HOPWA program include TBRA rental assistance, HOPWA housing operations and supportive services, and short-term mortgage, rent and utility assistance (STMRU). A detailed description of these goals can be found in the SP-45 Goals.

DRAFT

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Though public policies are meant to address the overall needs of citizens in Jersey City, there are times where they may have a negative effect on certain aspects of the community, which in this case, are affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. In part, to identify these negative effects and further the purposes of the Fair Housing Act, the U.S. Department of Housing and Urban Development (HUD) made it a legal requirement that entitlement grantees, such as the City of Jersey City, to affirmatively further fair housing. The primary tool communities have for identifying contributing factors for these barriers to fair housing is the Analysis of Impediments to Fair Housing Choice (AI).

In the 2019 Analysis of Impediments to Fair Housing Choice, the following impediments to fair housing related were identified:

- Lack of Access to Low Poverty Areas
- Availability of affordable units in a range of sizes
- Displacement of residents due to economic pressure
- Location and type of affordable housing
- Barriers to Disability employment/access to housing choice

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

There are many factors within a community that can impact housing supply and demand. The economic development of the community can play a major role in what type of home a household needs and what they can afford. The presence (or lack thereof) of specific industries can also decrease or increase the residents in a community. Throughout this section a variety of economic indicators will be described and analyzed. This will include business activity, labor force participation, travel time, education, and veterans.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	61	82	0	0	0
Arts, Entertainment, Accommodations	11,221	6,299	9	5	-4
Construction	4,259	1,423	3	1	-2
Education and Health Care Services	26,867	22,596	21	19	-2
Finance, Insurance, and Real Estate	17,155	30,498	13	26	13
Information	4,350	3,566	3	3	0
Manufacturing	7,505	3,172	6	3	-3
Other Services	5,539	2,666	4	2	-2
Professional, Scientific, Management Services	21,559	18,804	16	16	0
Public Administration	4,313	6,801	3	6	3
Retail Trade	13,763	11,704	11	10	-1
Transportation and Warehousing	10,138	6,827	8	6	-2
Wholesale Trade	4,063	3,768	3	3	0
Total	130,793	118,206	--	--	--

Table 41 - Business Activity

Alternate Data Source Name:

2011-2015 ACS (Workers), 2015
LEHD (Jobs)

Data Source Comments:

The most recent LEHD data was available in 2015. For comparative purposes 2011-2015 ACS data was used.

Share of Workers and Jobs

In the City of Jersey City there are approximately 130,000 jobs but less than 120,000 workers. However, the City's location is near New York City which acts as an economic hub providing jobs for Jersey City's residents. This likely reduces unemployment rates but, all things being equal, residents would rather work and live in the same City. Workers who commute out of the City reduce their spending within the City and can reduce the tax base. Additionally, commuting can have a negative impact on an individual's health and well-being.

The largest job sector disconnect is Finance, Insurance, and Real Estate. There are over 30,000 jobs in the City in that sector but only 17,155 workers. While there are more workers leaving the City than coming into it, the ones that are coming into the City are in a high-income sector. Overall, there are more workers in several industries than jobs, including arts, entertainment, accommodations;

construction; education and health care; manufacturing; retail trade; transportation and warehousing; and other services.

Total Population in the Civilian Labor Force	146,417
Civilian Employed Population 16 years and over	135,799
Unemployment Rate	7.30
Unemployment Rate for Ages 16-24	19.00
Unemployment Rate for Ages 25-65	6.30

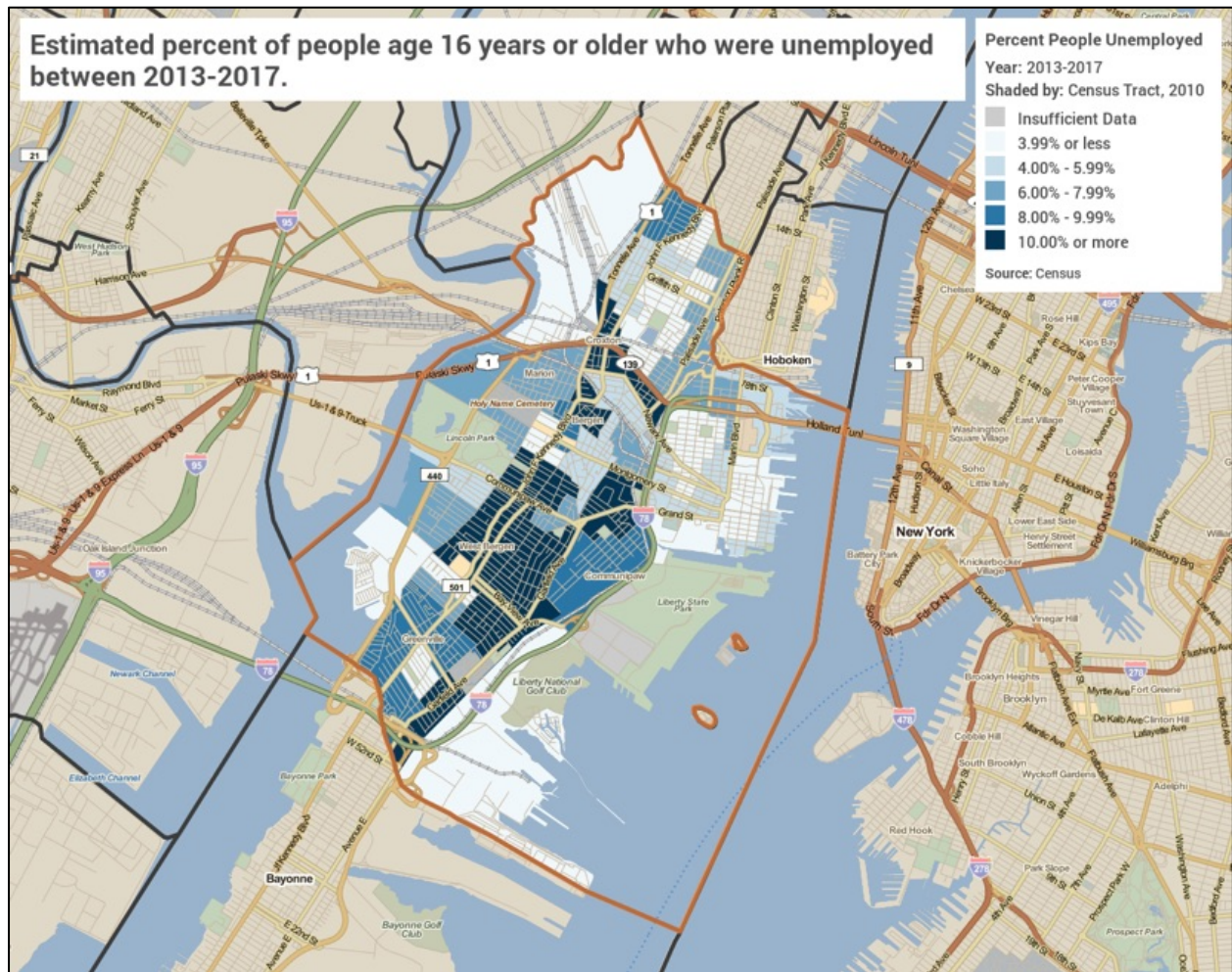
Table 42 - Labor Force

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Unemployment

According to the 2013-2017 ACS, the unemployment rate is 7.3% for all persons in the civilian workforce. The unemployment rate is much higher for residents between the ages of 16-24 where the rate is 19%. It is during this age that many people are able to build experience and get started on a career. The lack of job opportunities for nearly one-fifth of the City's youth is a troubling statistic.

Source: 2013-2017 American Community Survey 5-Year Estimates



As the above map shows, unemployment is not uniform throughout the City. The Jersey City Planning Division of the Housing, Economic and Commerce Department (HEDC) developed ward boundaries to better explain the neighborhoods in Jersey City. Ward A, B and F contain the center areas of the city and where the overall rate is much higher, over 10%. Areas on the outskirts of the City such as Ward C, D and E in the north are below 4%. Many of these low unemployment areas are also high income and housing cost areas.

Occupations by Sector	Number of People
Management, business and financial	60,623
Farming, fisheries and forestry occupations	124
Service	22,810
Sales and office	29,827
Construction, extraction, maintenance and repair	5,541
Production, transportation and material moving	16,874

Table 43 - Occupations by Sector

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Occupations by Sector

The largest employment sector is the management, business and financial sector, employing 60,623 persons throughout the City. The smallest sector is the farming, fisheries and forestry occupations with 124 residents. Given the urban nature of Jersey City it is unsurprising that occupations in that sector are rare.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	45,895	36%
30-59 Minutes	59,210	46%
60 or More Minutes	24,175	19%
Total	129,280	100%

Table 44 - Travel Time

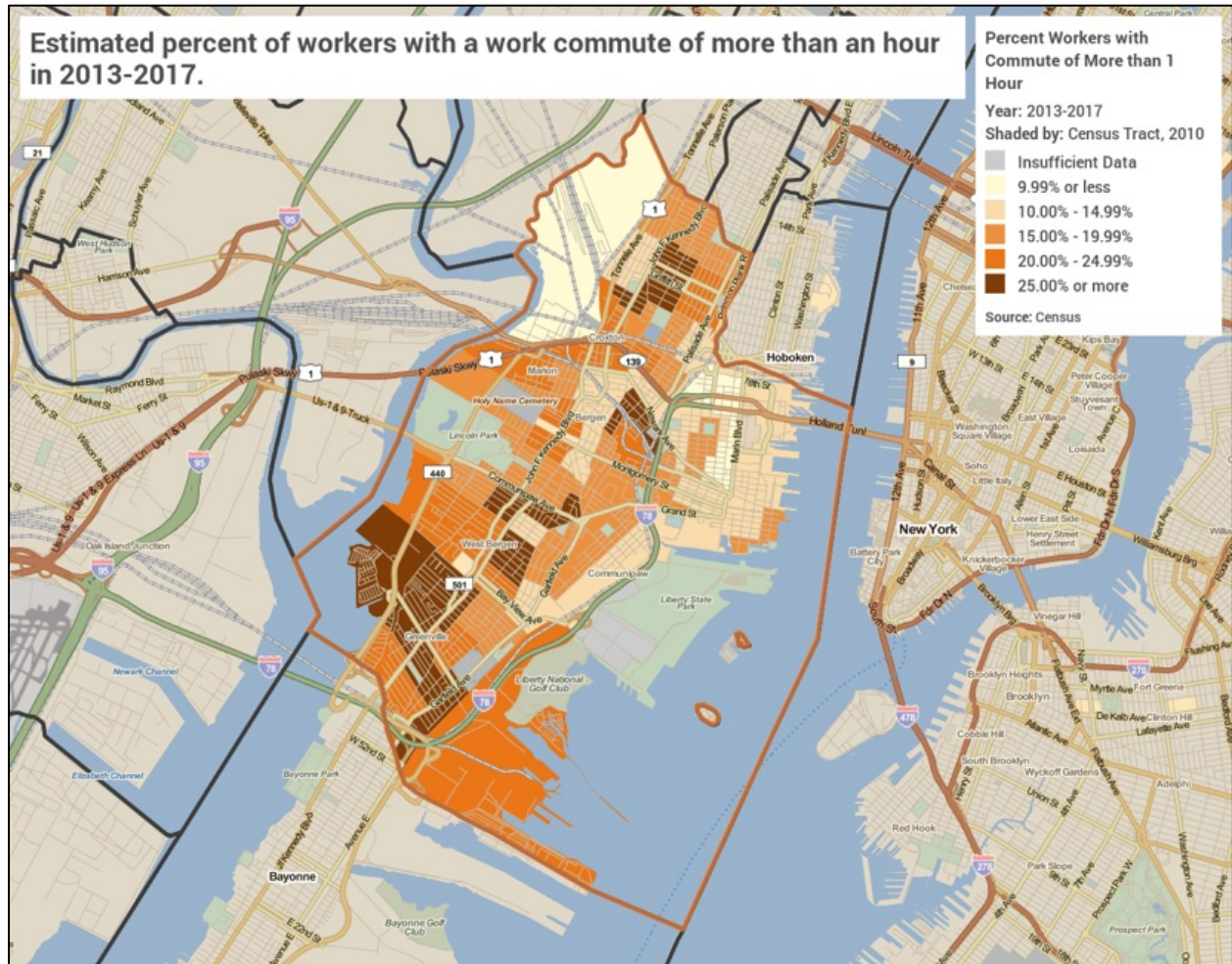
Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Commute Travel Time

As mentioned above, long commutes can have a negative impact on a person's health and overall well-being. Research by Texas A&M Transportation Institute estimates that each year there is over \$100 billion in lost time and wasted fuel in the United States. Long commute times have been linked to an increase in domestic violence, high blood pressure and blood sugar, and increased obesity.

In Jersey City, nearly 20% of commuters have a long commute, more than one hour. That amounts to nearly 25,000 people. Just over one-third of the population (45,895) have a short commute and 59,210 people have a medium commute. 5% of all employed persons have a commute of 60 minutes or more, to and from work each day. Residents in the southwestern part of the City (Ward A) and some central tracts (Ward F) are much more likely to have a commute of more than one hour than people living near the Holland Tunnel or in the northwest.

Source: 2013-2017 American Community Survey 5-Year Estimates



Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	9,023	1,893	6,273
High school graduate (includes equivalency)	24,027	3,106	9,389
Some college or Associate's degree	21,941	2,890	6,491
Bachelor's degree or higher	64,138	2,705	10,741

Table 45 - Educational Attainment by Employment Status

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	404	1,156	1,887	4,337	5,056
9th to 12th grade, no diploma	2,116	1,476	2,460	5,149	3,734
High school graduate, GED, or alternative	6,185	9,707	9,310	16,684	8,199
Some college, no degree	8,678	7,992	5,697	9,595	2,879
Associate's degree	600	2,405	1,846	2,938	899
Bachelor's degree	4,831	21,751	11,598	12,330	3,914
Graduate or professional degree	861	15,573	9,886	6,137	2,149

Table 46 - Educational Attainment by Age

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,906
High school graduate (includes equivalency)	28,187
Some college or Associate's degree	32,655
Bachelor's degree	61,097
Graduate or professional degree	84,456

Table 47 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Median Earnings by Educational Attainment

Educational advancement is one of the primary indicators of a person's potential earnings and financial stability. A person's average median earnings increase significantly as they attain higher education. For example, in Jersey City a person with a Bachelor's degree can expect to earn more than twice that of a person with only a high school degree.

According to the table, Tenure by Housing Costs as a Percentage of Household Income (in the past 12 months), in MA-15, the income category with the most cost burdened households in the city are those with \$20,000 or less in the city. Almost all owners are cost burdened at 98.3% as well as 86.3% of renters. Many households with less than a high school graduate would fall into this category.

Households earning \$20,000 to \$49,999 still have a very high rate of households being cost burdened in the city with owners at 91.3% and 85% of renters as cost burdened. Households with only a high school graduate or some college or associate's degree falls into this category.

It is not until there is educational attainment of a Bachelor's degree and Graduate/professional degree where households experience higher median earnings. There are less households cost burdened with incomes between \$50,000 to \$74,999, however still over half of owners are cost burdened with 59.2%. A little over a third of renters are cost burdened in this income group with 35.2%.

Households with a Graduate or professional degree are the least cost burdened group in the city. Households earning \$75,000 or more only have 18.8% of the households in this income category as cost burdened and 7.1% for renters.

Over an entire career higher educational attainment can also result in a significant increase in wealth. If a person with a Bachelor's degree works from the age 23 to 62 they will earn \$2,382,783 and a person with a high school diploma working from the age 18 to 62 will earn \$1,240,228. That is more than \$1,000,000 more for the Bachelor's degree from earnings alone and does not factor in increases in wealth that come from a greater likelihood of home ownership, investments, and retirement accounts that often come with higher salary jobs.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

As noted above, in the City of Jersey City there are approximately 130,000 jobs but less than 120,000 workers. However, the City's location is near New York City which acts as an economic hub providing jobs for Jersey City's residents. The largest employment sector is the Education and Health Care Services sector with 21% of the workers and 19% of the jobs. The Finance, Insurance, and Real Estate sector has the largest number of jobs (26%) but only 13% of the workers. Another major employment sector is the Professional, Scientific, Management Services sector with 16% of the jobs and workers.

Describe the workforce and infrastructure needs of the business community:

The largest job sector disconnect is Finance, Insurance, and Real Estate. There are over 30,000 jobs in the City in that sector but only 17,155 workers. While there are more workers leaving the City than coming into it, the ones that are coming into the City are in a high-income sector. Overall, there are more workers in several industries than jobs, including arts, entertainment, accommodations; construction; education and health care; manufacturing; retail trade; transportation and warehousing; and other services.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect

job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

As identified in the regional Hudson County CEDS, these eight goals will have an impact on the economic growth in the region, including Jersey City.

- Foster a diversified economy that leads to full employment
- Focus resources on retaining and expanding businesses in industries demonstrating employment growth
- Put forth policy, legislative, and advocacy efforts to improve all aspects of the transportation system
- Target county and third-party resources to the cleanup and reuse of strategically located contaminated sites
- Increase travel and tourism connections between the County's municipalities
- Engage medium and large size corporations and institutions in developing a comprehensive workforce housing strategy
- Encourage new warehousing and logistics opportunities near the port areas
- Increase representation of Hudson County minorities, women, and justice-involved individuals

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As mentioned above, there are some sectors with a disconnect between the employment opportunities and current workforce. The greatest need is for more workers in the Finance, Insurance, and Real Estate sector. Additional jobs in the arts, entertainment, accommodations; construction; education and health care; manufacturing; retail trade; transportation and warehousing; and other services sectors would reduce the need for residents to commute out of the City for work.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Jersey City Employment and Training Program is supported by the Workforce Investment Board and offers job training, workshops, and other employment resources for adults and youth. Jersey City also houses a Jersey One-Stop Career Center, which offers assistance with finding employment, employability skills, and connects residents to training opportunities and other workforce programs.

Jersey City has a Summer Youth Employment and Enrichment program that offers career-readiness programs and paid internship opportunities for youth ages 16-24.

These workforce development efforts are important to connecting residents with the economic opportunities needed to secure decent, affordable housing, a goal central to the Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Jersey City participates in the Hudson County CEDS. The 2015-2019 CEDS identified eight goals that are the basis for identifying objectives and associated actions. These goals are:

- Foster a diversified economy that leads to full employment
- Focus resources on retaining and expanding businesses in industries demonstrating employment growth
- Put forth policy, legislative, and advocacy efforts to improve all aspects of the transportation system
- Target county and third-party resources to the cleanup and reuse of strategically located contaminated sites
- Increase travel and tourism connections between the County's municipalities
- Engage medium and large size corporations and institutions in developing a comprehensive workforce housing strategy
- Encourage new warehousing and logistics opportunities near the port areas
- Increase representation of Hudson County minorities, women, and justice-involved individuals

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. An area has a concentration of multiple housing problems when a census tract has two or more housing problems that are disproportionately high. A housing problem is disproportionately high if the percentage of households that have that problem at a rate of 10% or greater than the Citywide rate. The rate of housing problems in Jersey City is:

- Lacking Complete Plumbing Facilities: 0.7%
- Lacking Complete Kitchen Facilities: 1.9%
- Overcrowding: 7.5%
- Cost Burden: 44.7%

A census tract has a concentration if the lack of complete plumbing facilities is 10.7% or greater, the lack of kitchen facilities is 11.9% or greater, overcrowding is 17.5% or greater, or Cost Burden is 54.7% or greater.

Within the City of Jersey City there are no census tracts that meet this definition of concentration.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this question, a concentration is defined as any census tract or grouping of census tracts where the minority population is 10% or more over the citywide average or the Median Household Income is 80% or less than the citywide MHI. The demographics for Jersey City are:

- Black, non-Hispanic: 23.99%
- Asian, non-Hispanic: 25.39%
- Hispanic: 28.82%
- Median Household Income: \$62,739

A census tract has a concentration if the Black population is 33.99% or larger; the Asian population is 35.39% or larger; the Hispanic population is 38.83% or larger; or the Median Household Income is \$50,191 or less. Maps are included at the end of this section showing areas of concentration.

Due to the relatively small size of the population the following racial groups were not analyzed: American Indian and Alaska Native, native Hawaiian and Other Pacific Islander, and Some Other Race.

What are the characteristics of the market in these areas/neighborhoods?

Black Households: In the southern part of the City there are many census tracts with a concentration of Black Households. These tracts have a relatively low median household income and higher unemployment.

Asian Households: There are three parts of the City that have a concentration of Asian households. These areas are economically fairly strong with lower unemployment and generally higher median household income, particularly the concentration in the Newport area near the Holland Tunnel.

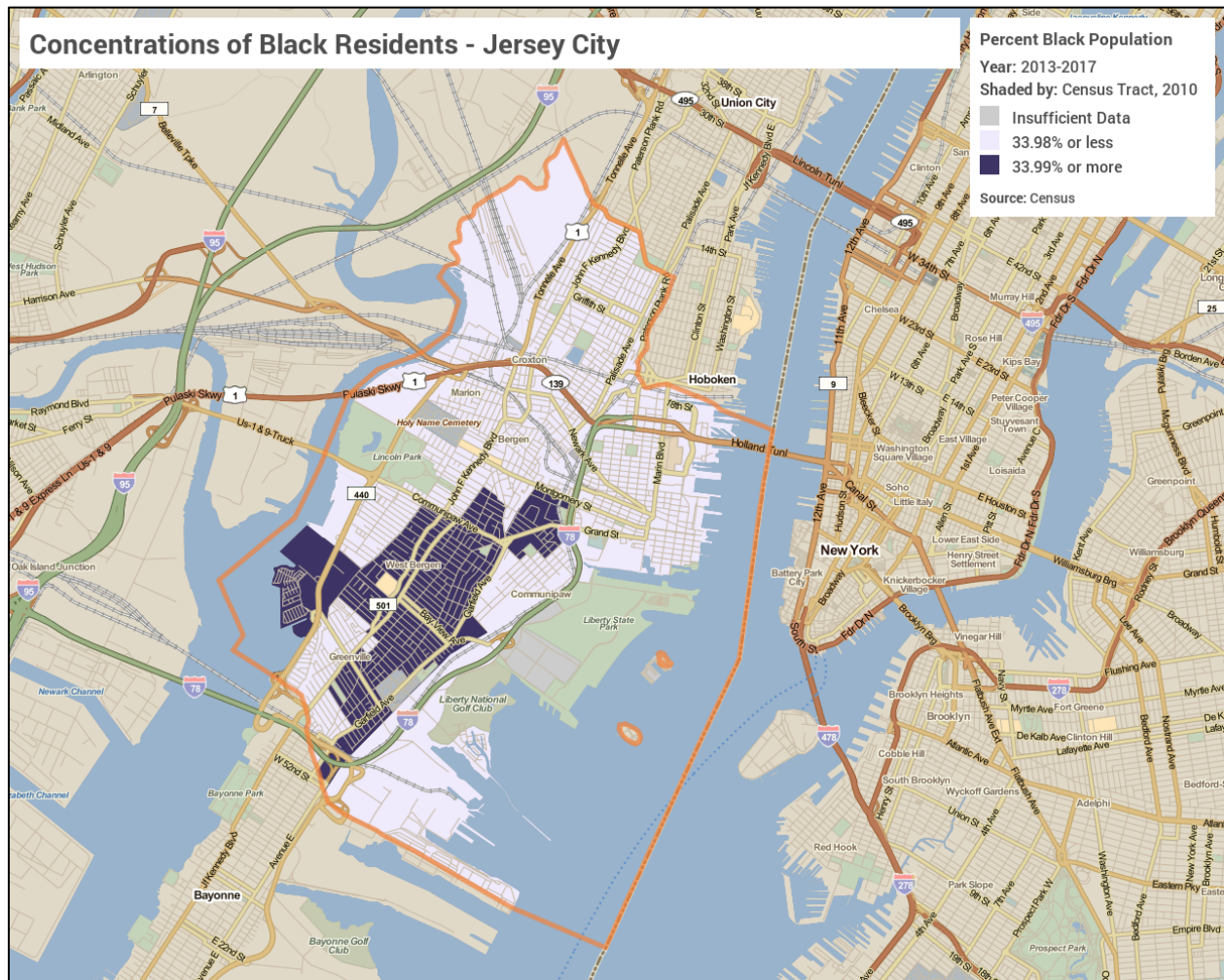
Hispanic Households: Hispanic residents are concentrated in several tracts through the central part of Jersey City. These tracts tend to have a weaker market with lower median household income.

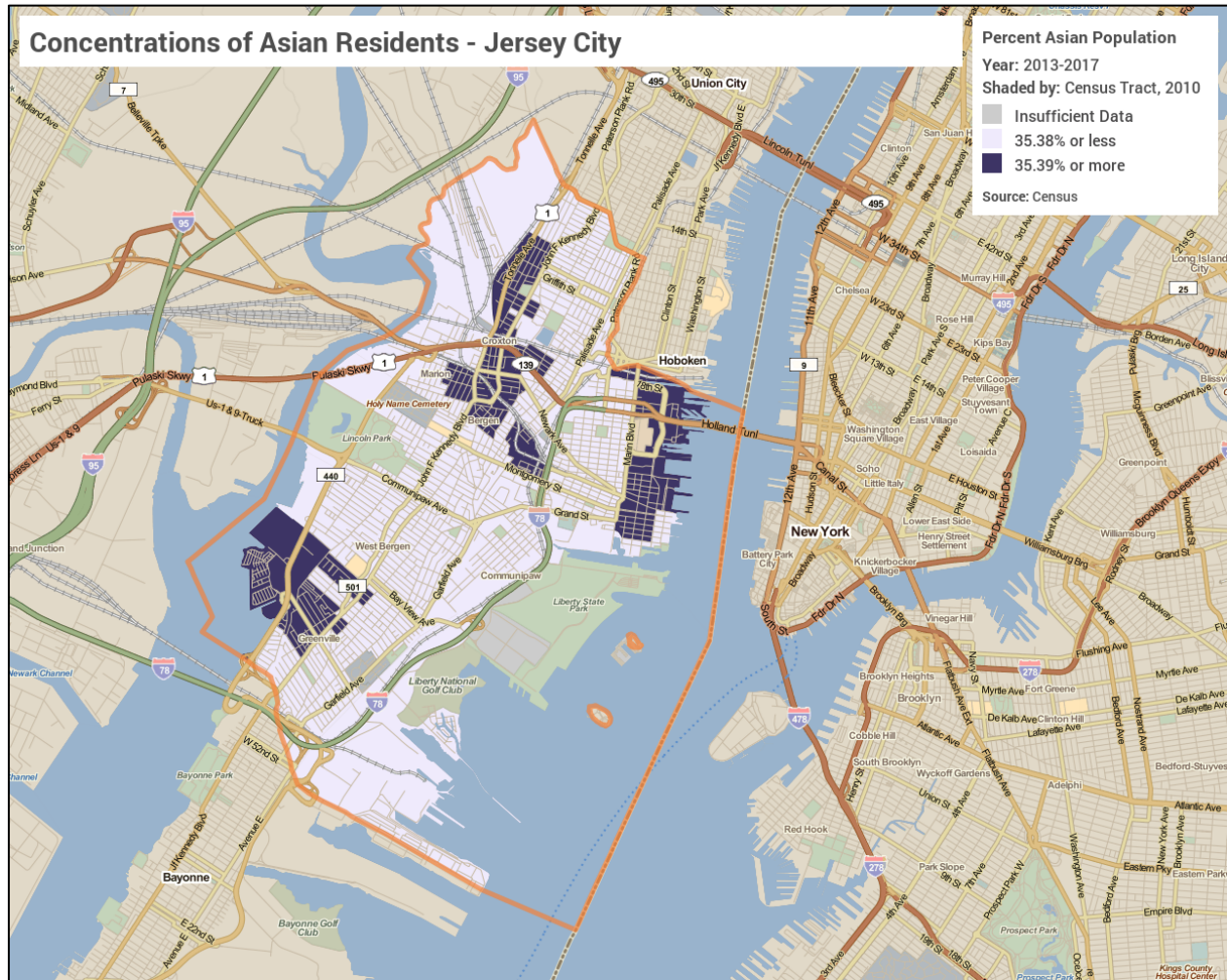
Are there any community assets in these areas/neighborhoods?

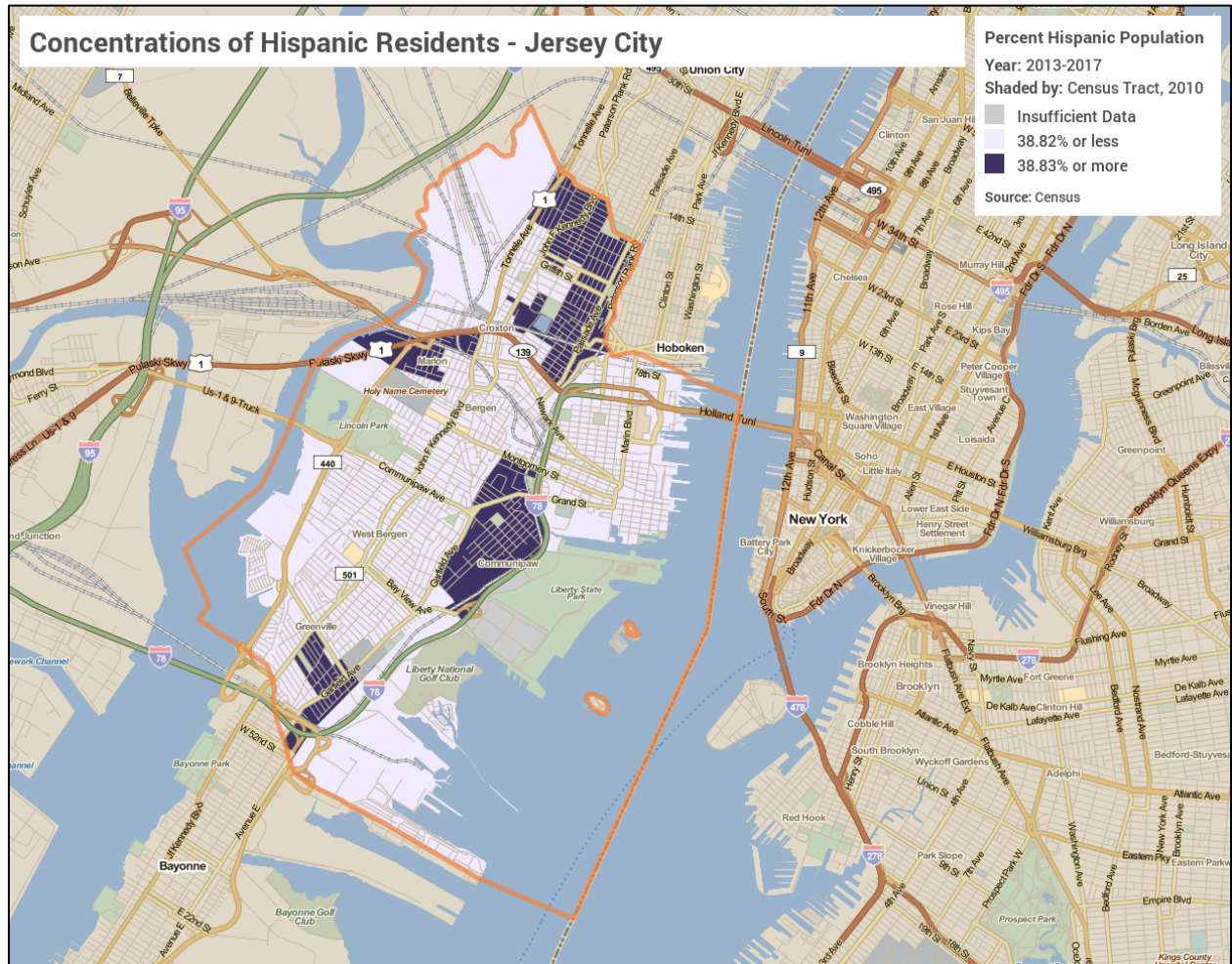
Jersey City has a vast network of community and housing development agencies that operate to improve the quality of life in the neighborhoods with minority and LMI concentration. These many agencies include, but are not limited to the Jersey City Department of Housing, Economic Development and Commerce, the Division of Community Development (DCD), the Jersey City Housing Authority (JCHA), Cornerstone Outreach Program, Garden State Episcopal CDC, Let's Celebrate, Inc., Catholic Charities, and WomenRising.

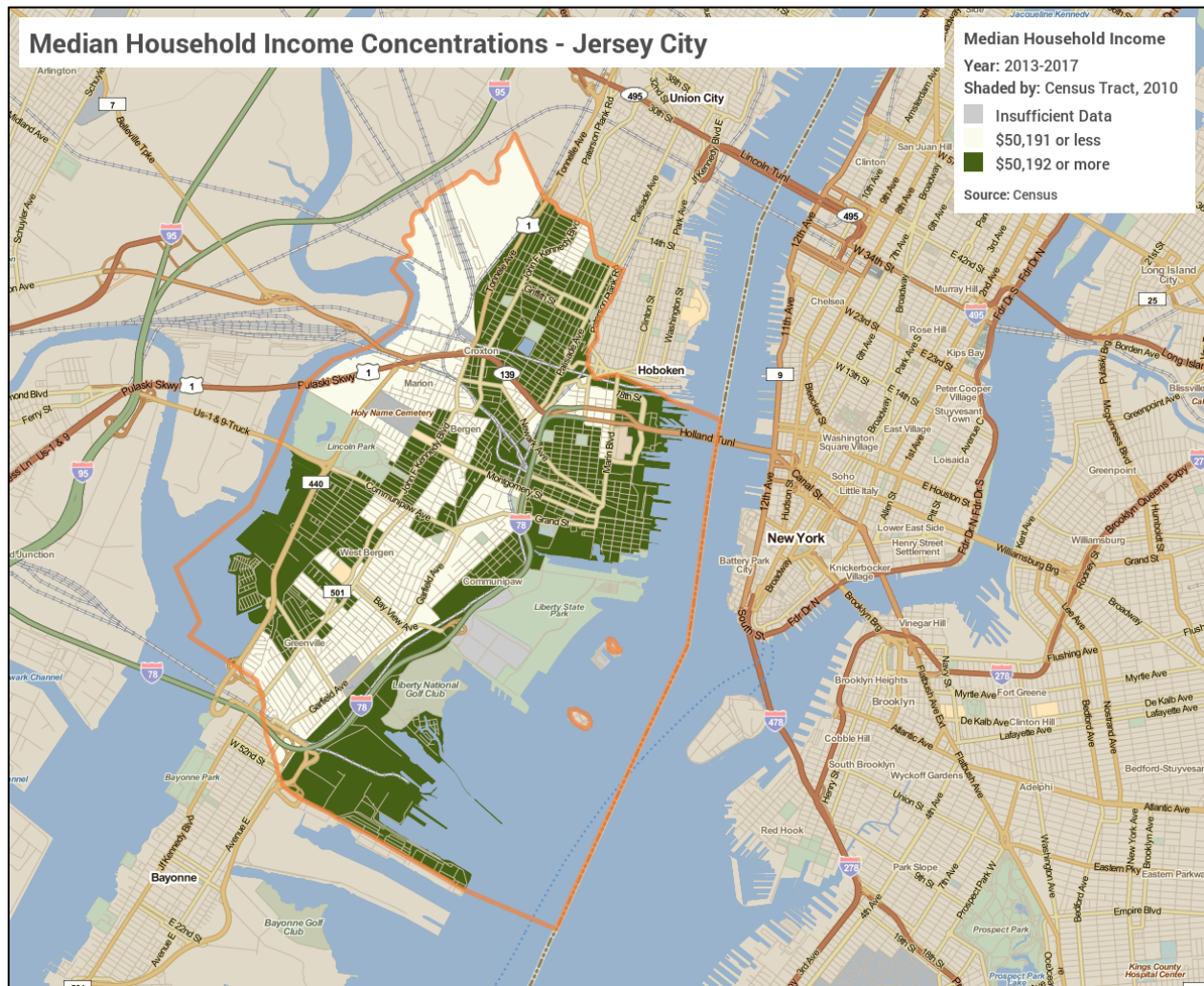
Are there other strategic opportunities in any of these areas?

Jersey City is the second largest City in the state of New Jersey and the largest city in Hudson County, which makes it an important economic and social hub in the region. Expansion and improvements to public facilities and infrastructure as well as increasing affordable housing will improve the quality of life in Jersey City and attract new businesses and workers into the City.









MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking.

Jersey City does not have significant gaps in broadband coverage. Most of the city has multiple options of internet providers, to include LMI areas.

The following map shows broadband access throughout the City. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows two major infrastructure options within Jersey City: cable and DSL. The average Jersey City household has two to three options for residential Internet (exactly 2.95 per census block). There appears to be a gap in broadband access for the universities; however, this is an incorrect data point from the 2018 ACS. Current FCC data reflects complete coverage of those campuses.

See map below Broadband Access.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. The following map shows the number of broadband service providers by census tract. Most of the city has at least two options, though there are several tracts with lower populations that only have access to one provider. Very few areas have more than two providers.

Jersey City has 33 internet providers with seven (7) of those offering residential service throughout the city, though not within the same coverage area. XFINITY, Earthlink, and Verizon High Speed Internet are the strongest providers in Jersey City so far as coverage. the average Jersey City household has 2-3 options for residential Internet (exactly 2.95 per census block).

Residential providers:

XFINITY(Cable)

Verizon High Speed internet (DSL)

Optimum by Altice (Cable)

Verizon Fios (Fiber)

Viasat Internet (formerly Exede)(Satellite)

EarthLink (DSL)

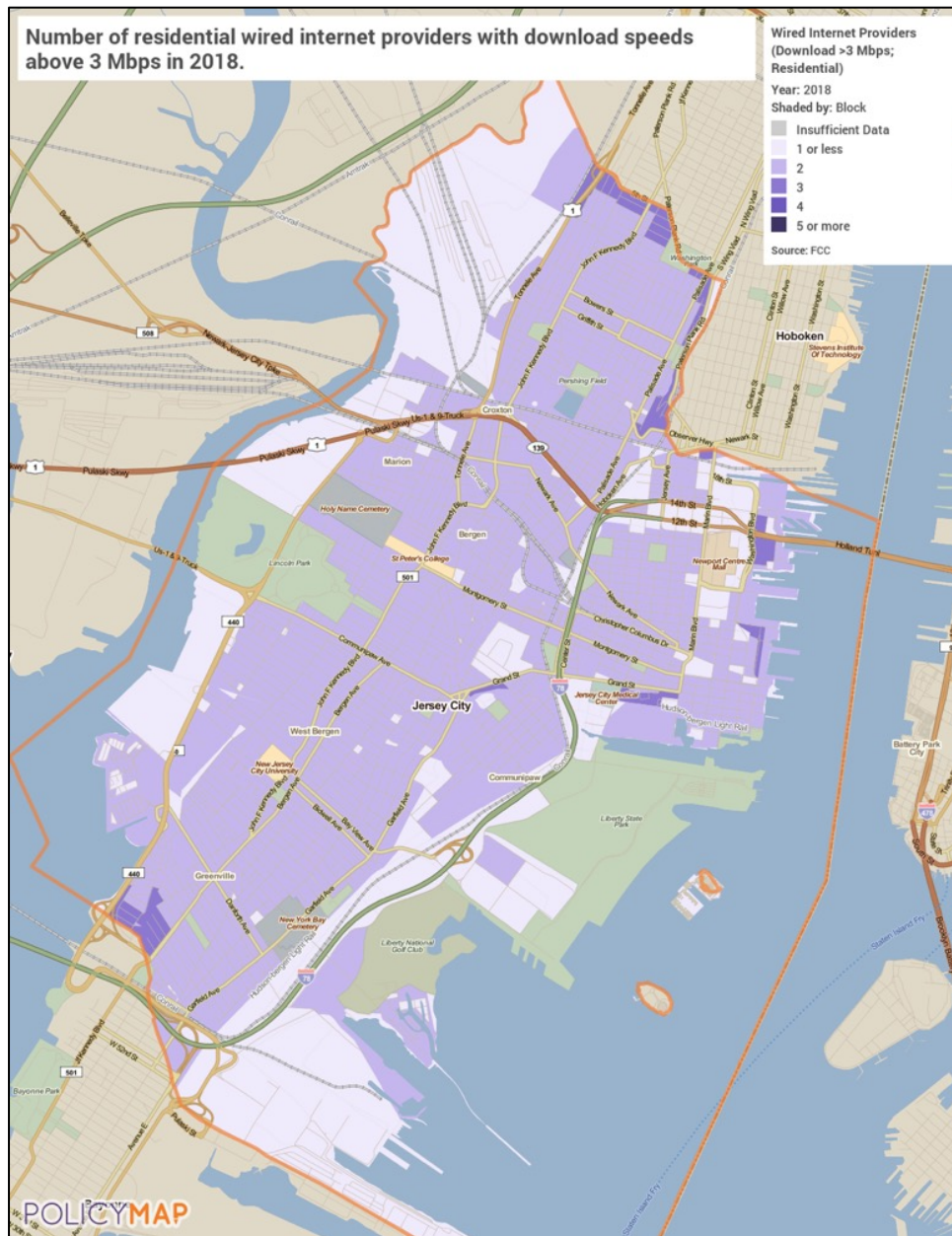
HughesNet (Satellite)

The following map shows the number of broadband service providers by census tract. Most of the city has at least three options of high-speed internet with competitive providers, though there are some tracts with lower populations that only have access to one provider.

See map below Highspeed Internet Providers.



Broadband Access



Highspeed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Jersey City has historically been prone to various natural hazard events including hurricanes, coastal flooding, heavy rain and thunderstorms, extreme heat, and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe droughts—are often most significant for vulnerable communities. The City being located near the coast is susceptible to hurricanes and the various secondary impacts. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, any increase in the ocean levels or increased storm activity will lead to people moving from the coast. An increase of people could come into the City which would drive up housing costs, reduce the availability of jobs, and tax resources.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income residents are at particular risk due to having less available resources. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions.

Jersey City's Office of Emergency Management & Homeland Security coordinates with federal, state, County, and local entities to ensure risk mitigation through comprehensive planning to build disaster resiliency and identify risks within the city. The County All Hazard Mitigation Plan has specific section for Jersey City that details hazard mitigation strategy to make Jersey City less vulnerable and more disaster resistant addressing various phases such as hazard mitigation, emergency preparedness, disaster response, and disaster recovery.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Jersey City's Strategic Plan outlines the City's overall vision for housing and community development and addresses the City's response to identified needs and priority areas over the next 5 years. The Plan specifically addresses how Jersey City intends to use CDBG, HOME, ESG and HOPWA funds toward furthering HUD's statutory goals of providing safe, decent and affordable housing; providing for suitable living environments and expanding economic opportunities for the residents of Jersey City.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Federal CDBG funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects in Jersey City is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Focusing on low and moderate income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Priority CDBG funding areas include areas where the percentage of low to moderate income (LMI) persons is 51% or higher. These areas also include areas of racial and ethnic concentration where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the City's overall rate.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Expand/Improve Public Infrastructure & Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities
	Description	Expand and improve public infrastructure through activities for LMI persons and households. Improve access to public facilities that will benefit LMI persons and households. Funds will be used to improve public facilities such as recreational parks and community centers.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Expand/Improve Public Infrastructure & Facilities was identified. Adequate public facilities and infrastructure improvements are essential to addressing the needs of the LMI population, including the homeless, elderly and disabled. Facilities and improvements include neighborhood/community centers, improved road infrastructure and the installation of ADA curb cuts and sidewalks for safety in LMI areas.
2	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	2A Provide for Owner-Occupied Housing Rehab 2B Increase Homeownership Opportunities 2C Increase Affordable Rental Hsg Opportunities 2D Provide Resident Code Enforcement Activities 2E Provide for Relocation Assistance 2F Provide Supportive and Special Needs Housing
	Description	Preserving housing and developing affordable housing, including Homeowner Rehabilitation, Rental Rehabilitation, and Increased Homeownership Opportunities remains one of the highest priorities in the jurisdiction.

	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Preserve & Develop Affordable Housing was identified. Through the needs assessment housing cost burden is by far the largest housing problem in the jurisdiction.
3	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Description	Provide supportive services for LMI households and also the special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health, seniors, and youth.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Public Services for LMI and Special Needs was identified. Public Services offered by the city and partner non-profit organizations provide for vital and essential services for LMI households and families throughout the jurisdiction. Public services will also help to enhance education and improve living situations of LMI individuals and households in the jurisdiction.
4	Priority Need Name	Economic Development Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	

	Associated Goals	4A Support Nonprofit Programs & ForProfit Business
	Description	Provide for economic development opportunities that will help assist small businesses. Economic development initiatives that provide assistance for local businesses will include help for non-profits and for-profit small businesses including minority and women owned small business enterprises.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for economic development opportunities was identified. Unemployment and economic opportunities vary throughout the jurisdiction and the city will work to assist LMI areas with economic development opportunities.
5	Priority Need Name	Homelessness Housing and Support Services
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	5A Provide Homeless Rapid Re-Housing Assistance 5B Provide Assistance to Homeless Shelters
	Description	Provide for homeless activities and services, including Homeless Prevention, Shelters Services, and Rapid Re-Housing.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for homeless activities such as shelter operations and homeless prevention services was identified. The local PIT count has also identified homeless adults and families as homeless that require assistance.
6	Priority Need Name	Housing & Supportive Services Persons w HIV/AIDS
	Priority Level	High
	Population	Extremely Low Low Moderate Persons with HIV/AIDS and their Families
	Geographic Areas Affected	

	Associated Goals	6A Provide Housing Assistance Persons w HIV/AIDS 6B Provide Supportive Services Persons w HIV/AIDS
	Description	Provide for housing & supportive services persons with HIV/AIDS such as permanent housing placement and short-term rent, mortgage and utility assistance (STRMU).
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Housing & Supportive Services Persons w HIV/AIDS was identified.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Jersey City has a shortage of affordable and available rental units for extremely low-income households. There is concern for providing housing for lower income renters as federal housing subsidies expire.</p> <p>TBRA will be used to assist persons living with HIV/AIDS and other special needs populations in the City.</p>
TBRA for Non-Homeless Special Needs	<p>As shown in the Needs Assessment and Market Assessment, there is need for non-homeless special needs rental housing assistance throughout the city. The Jersey City housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities or supportive housing for persons with HIV/AIDS, persons with substance abuse, the elderly and persons with disabilities.</p> <p>In general, renter households that include persons with disabilities are more likely than other households to have very low incomes, experience worst-case needs, pay more than one-half of their income for rent, and have other housing problems such as living in inadequate or overcrowded housing.</p>
New Unit Production	<p>Jersey City's housing inventory is dominated by zero-, one-, and two-bedroom units. Half of owner-occupied housing is 0-2 bedroom and 77% of renter-occupied housing units are 0-2 bedrooms. While these are suitable for individuals and young couples, they create overcrowding concerns for larger families looking for affordable housing, especially in the rental market.</p>
Rehabilitation	<p>Based on feedback from stakeholders collected during interviews as well as the general age of the housing stock, there is a general need for owner- and rental-occupied rehabilitation. According to the Market Analysis, 72% or over 20,000 owner-occupied housing units and 68% or 49,000 renter-occupied housing units were built before 1980. Newly-created historic districts will require historically appropriate rehabilitation.</p>
Acquisition, including preservation	<p>When viable projects are presented, the City will consider funding projects that involve acquisition of existing units followed by rehabilitation for the preservation of affordable housing. These projects may be for home ownership or rental opportunities.</p>

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Currently, Jersey City receives CDBG and HOME funds for affordable housing activities and other eligible activities. The City also receives ESG funds for rapid re-housing activities for the homeless and to provide emergency housing and outreach services, and HOPWA funds for services and housing for persons with HIV/AIDS and their families. These funding sources are expected to be available over the next five years. In addition, other local funding sources and program income are anticipated to be available to finance such undertakings.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation :\$	Program Income: \$	Prior Year Resources :\$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	5,849,625	0	0	5,849,625	23,398,500	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs in the city.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,081,044	0	0	2,081,044	8,324,176	Grant from U.S. Department of Housing and Urban Development to address affordable housing needs in the city.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,390,051	0	0	2,390,051	9,560,204	Grant from U.S. Department of Housing and Urban Development to address needs and services for persons with HIV/AIDS.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	487,992	0	0	487,992	1,951,968	Grant from U.S. Department of Housing and Urban Development to address needs and services for homeless persons or persons at risk of becoming homeless.

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Several potential funding sources have been identified to implement the strategies contained in the FY 2020 Annual Plan. The federal funds outlined above will leverage other sources such as state funds provided under various programs, such as the Neighborhood Preservation Balanced Housing Grant and HMFA CHOICE program; private funds such as Low Income Housing Tax Credits, and private banks; and local funds such as Affordable Housing Trust Funds (AHTF).

The Emergency Solutions Grants Program and the HOME Program require matching funds. All applicants to these programs must identify the match in the applications for funding from the Division of Community Development. All matching sources are verified prior to commitment of any federal funds. Sponsors of HOME and ESG activities are responsible to provide their match.

Specific matching requirements will be met as follows:

HOME: Anticipated sources of match will be provided by activities requiring match - the total value of which will meet or exceed 25% of the total HOME award, with the exception of program administration activities which do not require match. Sources will include waiver of fees, in-kind donations, donations of land, private, state and local government funds.

ESG: Each agency must provide a 1:1 match for funding provided from the Emergency Solutions Grants Program. Most of the grant recipients are private non-profits with fundraising activities and other grants.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Redevelopment Agency continues to market available properties, some of which have been acquired or demolished with CDBG funds. These publicly owned lands may be used to construct affordable housing.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Jersey City	Local Government	Housing public services	Jurisdiction
Jersey City Housing Authority	PHA	Rental	Jurisdiction
Hudson County Alliance to End Homelessness	Continuum of care	Homelessness	Region
Catholic Charities	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Cornerstone Outreach Program	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Garden State EPISCOPAL CDC	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Lets Celebrate Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional structure for providing affordable housing and meeting community development needs in Jersey City involves many agencies, including the Jersey City Department of Housing, Economic Development and Commerce, the Division of Community Development (DCD), and the Jersey City Housing Authority (JCHA). In addition, there are several offices within the City's department structure that provide housing, economic, and community development services to citizens of Jersey City. These include, the City Planning Division, the Zoning Division, the Building Division, the Tenant/Landlord Relations Division, the Department of Health and Human Services The Jersey City Redevelopment Agency, the Jersey City Economic Development Corporation, and the Jersey City Housing Authority (JCHA), which is responsible for managing public housing and administering the Section 8 Rental Assistance Housing CHOICE Voucher Program.

In addition to the Federal and State government agencies, an important part of the institutional structure for affordable housing and community development in Jersey City is represented by community-based nonprofit organizations, who provide essential services for Jersey City residents.

Several nonprofit agencies develop and manage affordable housing for low income individuals and families, homeless persons, and special needs and at-risk populations. The remaining affordable housing units are provided by for-profit developers. The City currently works with many community-based organizations, including Cornerstone Outreach Program, Garden State Episcopal CDC, Let's Celebrate, Inc., Catholic Charities, and WomenRising.

Strengths in the Institutional Delivery System

- Public and autonomous agencies that are critical to the institutional structure work cooperatively in executing required tasks.
- Communication between City Departments.
- Communication between DCD and various nonprofit and for-profit developers.
- Nonprofit Community Development Corporations (CDCs) help to ensure that a wide variety of housing needs are met.
- Agency staff have the ability and expertise to deliver services efficiently and effectively.
- Agency staff often has years of expertise in their respective fields.

Gaps in the Institutional Delivery System

- Some public and autonomous agencies are not adequately staffed; therefore, some projects and operations can be overly time-consuming.
- Some well-intentioned nonprofit organizations and community development corporations lack the capacity to develop projects in an efficient and effective manner.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Individuals/families can access support services either by self-presenting at most of the shelter facilities or through referrals. Homeless service providers refer all clients through the CoC's established Coordinated Assessment and Entry System established through the CoC and managed by Garden State Episcopal CDC (GSECDC). Providers funded through the CoC must refer all clients for screening and PHP.

There are many social service agencies in Jersey City and throughout Hudson County that provide benefits to very low and low income individuals and families in order to prevent homelessness. These organizations also serve the needs of those who have already become homeless. Jersey City has also established a Resident Response Center to respond and refer residents to all supportive services in the county.

These organizations provide many services to homeless or at-risk residents, including but not limited to: food, counseling, case management, life skills training, financial literacy classes and victim advocacy. These services help homeless and at-risk populations develop skills and knowledge to transition into permanent supportive housing or independent living and gain steady employment.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths in the Institutional Delivery System

- There is strong coordination and cooperation through the Hudson County Alliance to End Homelessness (HCAEH). Membership in HCAEH is open to the public and the organization encourages interested community members to attend meetings and become active in the committee.
- Ongoing meetings and collaborations: The HCAEH has five groups that meet at least quarterly to discuss discharge planning, disaster planning, the Point-in-Time Count, and to coordinate the Ten-Year Plan to End Homelessness. HCAEH involvement is incorporated during RFP evaluations.
- The City's Department of Community Development monitors all ESG recipients and encourages them remain closely engaged in HCAEH.

Gaps in the Institutional Delivery System

- Improved coordination with correctional facilities and the foster care system is needed to prevent discharge into homelessness and connect these populations to supportive services.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Better coordination is needed between public and private resources in order to overcome obstacles and mitigate problems faced in the administration and implementation of the Consolidated Plan. Regular evaluations of the current system will highlight areas where improvements are necessary. Greater technical assistance should be provided to social service and housing providers to assist them in attaining their goals, particularly when they overlap with those of the city. Workshops or training should be provided to assist in increasing the capacity of local agencies.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand Public Infrastructure	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$2,047,369	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	1B Improve Public Infrastructure Capacity	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$2,047,369	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
3	1C Improve Access to Public Facilities	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$2,047,369	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
4	2A Provide for Owner-Occupied Housing Rehab	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$2,047,369	Homeowner Housing Rehabilitated: 200 Household Housing Unit
5	2B Increase Homeownership Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$4,422,219	Direct Financial Assistance to Homebuyers: 200 Households Assisted Homeowner Housing Added: 25 Household Housing Unit
6	2C Increase Affordable Rental Hsg Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$5,983,002	Rental units constructed: 45 Household Housing Unit Rental units rehabilitated: 45 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	2D Provide Resident Code Enforcement Activities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$2,047,369	Housing Code Enforcement/Foreclosed Property Care: 750 Household Housing Unit
8	2E Provide for Relocation Assistance	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$2,047,369	Other: 200 Other
9	2F Provide Supportive and Special Needs Housing	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$6,434,588	Housing for People with HIV/AIDS added: 100 Household Housing Unit
10	3A Provide Supportive Services for Special Needs	2020	2024	Non-Homeless Special Needs		Public Services & Quality of Life Improvements	CDBG: \$2,778,572	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted
11	3B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development		Public Services & Quality of Life Improvements	CDBG: \$2,778,572	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted
12	4A Support Nonprofit Programs & ForProfit Business	2020	2024	Non-Housing Community Development		Economic Development Opportunities	CDBG: \$4,972,181	Businesses assisted: 800 Businesses Assisted
13	5A Provide Homeless Rapid Re-Housing Assistance	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$426,993	Tenant-based rental assistance / Rapid Rehousing: 400 Households Assisted
14	5B Provide Assistance to Homeless Shelters	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$2,012,967	Homeless Person Overnight Shelter: 4400 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	6A Provide Housing Assistance Persons w HIV/AIDS	2020	2024	Non-Homeless Special Needs		Housing & Supportive Services Persons w HIV/AIDS	HOPWA: \$5,975,128	Tenant-based rental assistance / Rapid Rehousing: 800 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 200 Beds
16	6B Provide Supportive Services Persons w HIV/AIDS	2020	2024	Non-Homeless Special Needs		Housing & Supportive Services Persons w HIV/AIDS	HOPWA: \$5,975,128	HIV/AIDS Housing Operations: 400 Household Housing Unit

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand Public Infrastructure
	Goal Description	Expand public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.
2	Goal Name	1B Improve Public Infrastructure Capacity
	Goal Description	Improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
3	Goal Name	1C Improve Access to Public Facilities
	Goal Description	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
4	Goal Name	2A Provide for Owner-Occupied Housing Rehab
	Goal Description	Provide for owner occupied housing rehabilitation in target areas of the jurisdiction. These activities will benefit LMI households.
5	Goal Name	2B Increase Homeownership Opportunities
	Goal Description	Increase homeownership opportunities for LMI households through homeowner housing added and direct financial assistance to homebuyers
6	Goal Name	2C Increase Affordable Rental Hsg Opportunities
	Goal Description	Increase affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
7	Goal Name	2D Provide Resident Code Enforcement Activities
	Goal Description	Provide for residential code enforcement activities in the jurisdiction for LMI households. These activities will help to maintain the habitability of housing in the community and keep properties from violation of housing codes that help to keep homes safe.
8	Goal Name	2E Provide for Relocation Assistance
	Goal Description	Relocation assistance provided to individuals and households that may have been displaced through development work or construction on their homes.

9	Goal Name	2F Provide Supportive and Special Needs Housing
	Goal Description	Provide for supportive housing for special needs persons or households. Activities include fair housing awareness and housing for people living with HIV/AIDS.
10	Goal Name	3A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
11	Goal Name	3B Provide Vital Services for LMI Households
	Goal Description	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs.
12	Goal Name	4A Support Nonprofit Programs & ForProfit Business
	Goal Description	Provide support for nonprofit programs and for-profit businesses that provide economic opportunities.
13	Goal Name	5A Provide Homeless Rapid Re-Housing Assistance
	Goal Description	Provide for rapid re-housing (RRH) assistance for the homeless population in the jurisdiction.
14	Goal Name	5B Provide Assistance to Homeless Shelters
	Goal Description	Provide assistance to homeless shelters and support programs that offer overnight homeless services in the jurisdiction.
15	Goal Name	6A Provide Housing Assistance Persons w HIV/AIDS
	Goal Description	Provide for TBRA assistance and permanent housing placement assistance for eligible persons with HIV/AIDS.
16	Goal Name	6B Provide Supportive Services Persons w HIV/AIDS
	Goal Description	Provide for supportive services for eligible persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates it will work to provide affordable housing to low- and moderate-income households over the 5-Year Plan:

Homeowner Housing Rehabilitated: 200 Household Housing Unit

Direct Financial Assistance to Homebuyers: 200 Households Assisted

Homeowner Housing Added: 25 Household Housing Unit

Rental units constructed: 45 Household Housing Unit

Rental units rehabilitated: 45 Household Housing Unit

Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted

Housing for Special Needs (People with HIV/AIDS) added: 100 Household Housing Unit

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

In order to improve and expand affordable housing opportunities for senior citizens, the JCHA continues to develop a new senior project-based Section 8 mixed-finance community at Montgomery Gardens through innovative partnerships with private developers. This project will double the amount of units at that particular development. Additionally, significant improvements are on-going at existing senior developments through the use of Capital and Leveraging Funds.

The JCHA continues to investigate the feasibility of applying for RAD for each of its developments in connection with its current Physical Needs Assessment update. The JCHA recently received CDBG-DR funds to perform storm related repairs and mitigation, and continues to address the condition of its developments and housing units to ensure our residents are living in safe, suitable environments.

Activities to Increase Resident Involvements

The JCHA continues to expand services to promote and support Resident Self-Sufficiency and homeownership programs. Our Self-Sufficiency Program continues to provide computer centers, job search, resume assistance, and job readiness counseling for Marion Gardens and Montgomery Gardens.

The JCHA A. Harry Moore HOPE VI CSSI Homeownership coordinator provides supportive services to A. Harry Moore residents relocated from Buildings #1, 2 & 7 and classes and individual counseling to all residents interested in first-time homeownership.

Is the public housing agency designated as troubled under 24 CFR part 902?

The JCHA is not designated as troubled. Per review of HUD's Inventory Management System (IMS)/PIH Information Center (PIC) public housing profile site at <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp> the JCHA (NJ009) is identified as a "Standard Performer".

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

While Jersey City has implemented policies that will positively impact the creation and maintenance of affordable housing, there still exist impediments to affordable housing. These include:

- The scarcity of available land for housing development and buildings;
- The high cost of land available and appropriate for development;
- The “warehousing” of privately-owned vacant properties;
- The building industry’s preference for market rate units rather than subsidized affordable housing units;
- The high costs associated with building new affordable units;
- The cost and bureaucratic process associated with environmental remediation;
- A high cost of living in Jersey City;
- Community perception of affordable housing;
- Unequal access to conventional loans for low and moderate income persons in minority neighborhoods;
- Lack of supportive services and operating funds for special needs housing developments;
- Insufficient targeting of resources for families below 30% of AMI, and families between 50 and 80% of AMI; and
- Multiple tax liens on potentially developable properties that prohibit transfer.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

While there exist several barriers to affordable housing in Jersey City, the City of Jersey City has taken several steps to mitigate these barriers. These include:

- The City waives most permit fees for affordable housing development;
- The City has established an Affordable Housing Trust Fund to support the development of affordable housing;
- The City will take the lead in implementing the provisions of the Abandoned Property Rehabilitation Act;
- The City will collaborate with affordable housing stakeholders to overcome misconceptions about affordable housing;
- The City will work with developers to identify other private, state, and federal funds to subsidize the development of affordable housing;
- The City will continue to participate in the Homeless Continuum of Care process to address housing needs for homeless and special needs populations;
- The City will give preference to developers creating housing units for people below 30% of AMI;
- The City has increased the subsidy amount for first-time homebuyers to expand their

purchase options in the City;

- The City will develop a lender's consortium to provide market-rate conventional loans to first time homebuyers; and
- The City will convey property, where feasible, for the development of affordable housing;
- The City is preparing to pass an inclusionary zoning ordinance in 2019.

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SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

To help strengthen and improve outreach efforts to the homeless, including overall coordination and access to local homeless programs, the City will continue to support the work of Garden State Episcopal CDC's (GSECDC) homeless outreach team and the Hudson County Coordinated Entry Program (CEP), managed through GSECDC. All of our ESG- and CDBG-funded homeless programs are required to work with CEP and follow the CoC's policies and procedures, as stipulated in all relevant contracts. This requirement ensures seamless coordination with key homeless service providers. Additionally, the Jersey City Mayor's Taskforce will continue to assign its Police Officers to assist with street outreach efforts and to work closely with CDC and Garden State's outreach team. The municipal government of Jersey City established the Resident Response Center to help refer residents to the Hudson County Coordinated Assessment Program, local shelters and drop in centers, as well as other referrals that can help Jersey City residents prevent homelessness. DCD, the Resident Response Center and the City's Department of Health and Human Services are all members of the CoC.

Addressing the emergency and transitional housing needs of homeless persons

Each year the CoC conducts a Point-in-Time Count (PITC) of the persons residing in emergency shelters, as well as those living unsheltered, in the Hudson County region. This information helps us to understand the emergency and transitional needs of homeless persons in order to address them effectively (as discussed below). The City's ESG Program Analyst represents the City as the Co-Chair to the CoC and works with other leaders to evaluate shelter performance through the CoC's system-wide performance standards. All ESG-contracted shelters are required to follow CoC policies, participate in the PITC, and work closely with the Hudson County Coordinated Entry Program to ensure a seamless connection between shelter clients and all local programming.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Through the system wide coordination of the CoC, homeless persons and households receive direct access to our homeless system through the Hudson County Coordinated Entry program (CEP). All homeless programs supported through DCD are required to follow these procedures and meet the CoC performance standards. This ensures our City's homeless are accessing housing and rental assistance earmarked for the homeless. In addition to this housing, CEP also connects households to supportive services through referral to local partners including job training, health services, legal services, as well as housing and support services. In addition to this, DCD works with the CoC to address key performance issues at shelters and outreach programs to ensure they are properly supporting the overall homeless system. Jersey City's entitlement grant funds, especially Emergency Solutions Grants, are used each year to fund homeless shelters, street outreach, and rental assistance programs.

The City recognizes that there is a great need for shelter space to accommodate the homeless. In

addition to its commitment to the Ten year Plan to End Homelessness, developed by the CoC, the City has a three-part strategy for ending homelessness:

- **Crisis Response System:** This approach seeks to help homeless individuals gain access to emergency housing options when they are needed most. This is done by supporting local shelter programs, as well as street outreach efforts to connect the unsheltered to drop in and shelter services. Additionally, the City is committed to supporting rental assistance programs that seek to rapidly house the homeless by providing financial and housing search assistance in order to quickly move them to permanent housing.
- **Long-term Permanent Housing Efforts:** produce affordable units for homeless and disabled persons; support programs that seek to develop individual long-term service plans; provide housing with services designed to prepare clients to become self-sufficient; and make housing affordable for homeless persons, special needs populations, and senior citizens.
- **Ending Chronic Homelessness Strategy:** With continued partnership and coordination with the CoC this approach seeks to stabilize chronically homeless individuals and develop supportive services to help them attain self-sufficiency:
- **Harnessing a System-wide Approach to Ending Homelessness:** support the necessity and importance of the CoC's effort to provide a coordinated entry and assessment approach to homeless services; develop and implement the CoC's Plan to End Homelessness; continue to develop and formalize substantive private/public partnerships to promote housing for the chronic homeless population;
- **Other Homeless Strategies:** Beyond the chronically homeless population, the City has developed more specific goals and objectives focusing on addressing the needs of homeless youth and young adults:
- Add at least 50 units of permanent and transitional supportive housing for homeless/special needs persons during the next five years; reduce the number of homeless youth over the next five years; reduce the number of low income and special needs persons in threat of losing their primary residence; train homeless persons in the construction and building trades; and secure project-based, Section 8 vouchers to guarantee permanent supportive housing for chronic homeless individuals.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City is committed to continue working with the CoC to address gaps in services as well as strengthening discharge planning and policies within the systems listed above. There are many social service agencies in Jersey City and throughout Hudson County that provide benefits to very low and low income individuals and families in order to prevent homelessness. These organizations also serve the needs of those who have already become homeless. Jersey City's Resident Response Center and the Hudson County CEP program provide referrals to other government agencies and/or social

services when needed. These agencies include:

- Hudson County Division of Welfare
- Catholic Community Services Archdiocese of Newark
- Bayonne Economic Opportunity Fund
- United Way of Hudson County
- North Hudson Community Action Corporation
- Let's Celebrate, Inc.

These organizations provide services to homeless or at-risk public housing residents and other at-risk populations including, but not limited to: counseling, case management, life skills training, financial literacy classes, and victim advocacy. These services help residents develop skills and knowledge to transition into permanent supportive housing or independent living and to gain steady employment.

A full list of homeless services and organizations is included in the Unique Appendices. See the "Homelessness Fact Sheet."

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City will continue to ensure compliance with the HUD lead-based paint regulations that implement Title X of the Housing and Community Development Act of 1992, which covers the CDBG and HOME programs, among others. The City intends to work with the New Jersey Department of Community Affairs and the Department of Health and Human Services to assist in the remediation of lead-based paint hazards. Specific actions planned to reduce lead-based paint hazards include:

- Collaborate with the New Jersey Department of Community Affairs in implementing the LHCAF (Lead Hazard Control Assistance Fund) program which offers financial assistance to homeowners and property owners to reduce lead based paint hazards in the home.
- Perform complete risk assessments and final clearance for all homes assisted with Homeowner Rehabilitation Program funds. Lead based paint findings are incorporated into work write-ups for rehabilitation of properties.
- Require developers participating in City sponsored federally assisted programs to abate lead in existing structures built prior to 1978. This requirement will be imposed on units receiving subsidies of \$25,000 or more in federal funds.
- Partner with The Lead Education and Outreach Program at the Northern New Jersey Health Consortium to increase awareness about lead based paint hazards.
- Pursue available funding/grants (both Federal and State) for Jersey City projects requiring lead abatement.

In accordance with lead-based paint requirements, the City of Jersey City has attempted to incorporate the following factors that will refine and narrow the communities that are at high risk with lead-based paint hazards:

- Age of housing (pre-1978 housing units)
- Condition of housing
- Tenure and poverty levels
- Presence of young children
- Presence of lead poisoning cases

How are the actions listed above related to the extent of lead poisoning and hazards?

See above

How are the actions listed above integrated into housing policies and procedures?

Lead abatement in housing, especially low and moderate income households, will be integrated into the existing and future affordable housing policies and programs in the City. This will involve first and foremost those projects applying for City funding for rehabilitation of units built before 1978. This includes a requirement that a provision be made for lead testing and, if necessary, proper abatements will be a condition for funding. For new construction on vacant lots, proper environmental testing will be required and approved remedial action taken before construction of

the new units.

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SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Combinations of supports are planned for the Jersey City community to help lift people out of poverty. Specific initiatives we will focus on are as follows:

Economic Development: The City of Jersey City will assist small businesses with direct financial aid over the next 5-Year planning period. This assistance will be intended for small businesses operating in LMI areas.

Social Service Initiative: The City of Jersey City provides funding to a wide array of agencies that provide residential services for Jersey City residents. Services range from educational support services designed to increase the likelihood of future success for youth to job readiness and employment training services to assist unemployed and underemployed residents to transition into the workforce. As part of the overall anti-poverty strategy, the City will focus on financial literacy education for low/moderate income individuals. This will be accomplished by working collaboratively with local non-profits and lenders. Where feasible, the City will support financial literacy programs that are designed to have a measurable impact on residents.

Housing: The City of Jersey City will continue to encourage homeownership for low/moderate income persons by earmarking funds for the Golden Neighborhoods Homeownership Program (GNHP). This program enables low/moderate income persons to purchase homes they normally would not be able to afford. While there are deed restrictions on the units, provisions still allow the homeowner to build equity. Participants in the GNHP are required to attend pre-purchase counseling. One component of the counseling program focuses on maintaining good credit. Credit repair counseling provides clients with guidance in addressing derogatory items on their credit reports, thus credit scores are improved and clients can command better interest rates when making purchases. Clients are also provided with guidance in improving their financial literacy skills. These services are instrumental in assisting clients to create wealth.

The City will continue to support various other funded projects to assist low/moderate income residents to become homeowners. Subsidies will be provided to make newly constructed or rehabilitated homes affordable to families who are between 50% and 80% AMI.

The City will collaborate with autonomous agencies and non-profits to help address foreclosures in Jersey City. These groups will provide foreclosure intervention workshops/seminars, homeownership counseling, financial literacy workshops, and mediation as appropriate.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

See above

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG construction projects are monitored as follows: a pre-construction meeting is held to discuss contracting, federal labor standards, environmental reviews, and payment issues; on-site monitoring is conducted as needed throughout construction to periodically assess activity; disbursement requests for payments of construction draws are monitored to ensure compliance; and annual reports are used as an additional monitoring tool to assess project activity and to ensure timely expenditure of funds.

Construction activity associated with the Homeowner Rebate Program (HORP) is monitored to ensure that all units are in compliance with housing quality and lead-based paint standards. All units are pre-inspected to develop an appropriate work write-up. Progress inspections are made periodically and all units are monitored after construction activity has been completed.

All CDBG public service providers must attend annual technical assistance workshops to become familiar with program and regulatory requirements; submit quarterly reports; and submit disbursement requests with appropriate supporting documentation for all expenses incurred. Annual risk assessments are completed for all public service activities. High-risk projects are scheduled to receive on-site visits. All public service projects are monitored regularly via on-going telephone contact with DCD staff.

HOME program monitoring takes place prior to, during, and after construction. Recipients of HOME funds must meet with DCD staff prior to construction to review all aspects of their projects. During construction, DCD reviews and approves all disbursement requests for the payment of construction draws and change orders. DCD periodically inspects construction projects, attends construction meetings as necessary, and monitors compliance with other federal requirements. Post-construction, DCD monitors tenant selection procedures and affirmative marketing. Projects are monitored to ensure that tenants/owners meet the HOME income eligibility requirements. Ongoing monitoring/inspections ensure that units meet the housing quality standards. When HOME funds are used to provide a direct subsidy to potential homebuyers, units are monitored to ensure compliance with lead-based paint and Housing Quality Standards.

All ESG and HOPWA funded projects are monitored annually. Subgrantees must attend annual technical assistance workshops to become familiar with program and regulatory requirements; submit quarterly reports; and submit disbursement requests with appropriate supporting documentation for all expenses incurred. Subgrantees are monitored regularly via on-going telephone contact with DCD staff and HMIS data entry, and site visits are conducted at least once annually. In addition to project monitoring, an on-going review of each project is conducted by the Director to determine project readiness, use of funds, and to ascertain whether overall goals are on schedule. Amendments are proposed when projects are cancelled or delayed.

Minority business outreach requirements will be monitored by DCD staff concerning Section 3 requirements. The City's progress will be assessed periodically to determine whether we are on track

to meet goals and objectives identified in the Consolidated Plan. This assessment will be included in the CAPER.

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Annual Action Plan

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Currently, Jersey City receives CDBG and HOME funds for affordable housing activities and other eligible activities. The City also receives ESG funds for rapid re-housing activities for the homeless and to provide emergency housing and outreach services, and HOPWA funds for services and housing for persons with HIV/AIDS and their families. These funding sources are expected to be available over the next five years. In addition, other local funding sources and program income are anticipated to be available to finance such undertakings.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	5,849,625	0	0	5,849,625	23,398,500	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs in the city.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,081,044	0	0	2,081,044	8,324,176	Grant from U.S. Department of Housing and Urban Development to address affordable housing needs in the city.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,390,051	0	0	2,390,051	9,560,204	Grant from U.S. Department of Housing and Urban Development to address needs and services for persons with HIV/AIDS.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	487,992	0	0	487,992	1,951,968	Grant from U.S. Department of Housing and Urban Development to address needs and services for homeless persons or persons at risk of becoming homeless.

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Several potential funding sources have been identified to implement the strategies contained in the FY 2020 Annual Plan. The federal funds outlined above will leverage other sources such as state funds provided under various programs, such as the Neighborhood Preservation Balanced Housing Grant and HMFA CHOICE program; private funds such as Low Income Housing Tax Credits, and private banks; and local funds such as Affordable Housing Trust Funds (AHTF).

The Emergency Solutions Grants Program and the HOME Program require matching funds. All applicants to these programs must identify the match in the applications for funding from the Division of Community Development. All matching sources are verified prior to commitment of any federal funds. Sponsors of HOME and ESG activities are responsible to provide their match.

Specific matching requirements will be met as follows:

HOME: Anticipated sources of match will be provided by activities requiring match - the total value of which will meet or exceed 25% of the total HOME award, with the exception of program administration activities which do not require match. Sources will include waiver of fees, in-kind donations, donations of land, private, state and local government funds.

ESG: Each agency must provide a 1:1 match for funding provided from the Emergency Solutions Grants Program. Most of the grant recipients are private non-profits with fundraising activities and other grants.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Redevelopment Agency continues to market available properties, some of which have been acquired or demolished with CDBG funds. These publicly owned lands may be used to construct affordable housing.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand Public Infrastructure	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$409,474	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
2	1B Improve Public Infrastructure Capacity	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$409,474	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
3	1C Improve Access to Public Facilities	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$409,474	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
4	2A Provide for Owner-Occupied Housing Rehab	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$409,474	Homeowner Housing Rehabilitated: 40 Household Housing Unit
5	2B Increase Homeownership Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$884,444	Direct Financial Assistance to Homebuyers: 40 Households Assisted Homeowner Housing Added: 5 Household Housing Unit
6	2C Increase Affordable Rental Hsg Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$1,196,600	Rental units constructed: 9 Household Housing Unit Rental units rehabilitated: 9 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	2D Provide Resident Code Enforcement Activities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$409,474	Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit
8	2E Provide for Relocation Assistance	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$409,474	Other: 40 Other
9	2F Provide Supportive and Special Needs Housing	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$1,286,918	Housing for People with HIV/AIDS added: 20 Household Housing Unit
10	3A Provide Supportive Services for Special Needs	2020	2024	Non-Homeless Special Needs		Public Services & Quality of Life Improvements	CDBG: \$555,714	Public service activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted
11	3B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development		Public Services & Quality of Life Improvements	CDBG: \$555,714	Public service activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted
12	4A Support Nonprofit Programs & ForProfit Business	2020	2024	Non-Housing Community Development		Economic Development Opportunities	CDBG: \$994,436	Businesses assisted: 160 Businesses Assisted
13	5A Provide Homeless Rapid Re-Housing Assistance	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$85,399	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted
14	5B Provide Assistance to Homeless Shelters	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$402,593	Homeless Person Overnight Shelter: 880 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	6A Provide Housing Assistance Persons w HIV/AIDS	2020	2024	Non-Homeless Special Needs		Housing & Supportive Services Persons w HIV/AIDS	HOPWA: \$1,195,026	Tenant-based rental assistance / Rapid Rehousing: 160 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 40 Beds
16	6B Provide Supportive Services Persons w HIV/AIDS	2020	2024	Non-Homeless Special Needs		Housing & Supportive Services Persons w HIV/AIDS	HOPWA: \$1,195,026	HIV/AIDS Housing Operations: 80 Household Housing Unit

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand Public Infrastructure
	Goal Description	Expand public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.
2	Goal Name	1B Improve Public Infrastructure Capacity
	Goal Description	Improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
3	Goal Name	1C Improve Access to Public Facilities
	Goal Description	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
4	Goal Name	2A Provide for Owner-Occupied Housing Rehab
	Goal Description	Provide for owner occupied housing rehabilitation in target areas of the jurisdiction. These activities will benefit LMI households.
5	Goal Name	2B Increase Homeownership Opportunities
	Goal Description	Increase homeownership opportunities for LMI households through homeowner housing added and direct financial assistance to homebuyers
6	Goal Name	2C Increase Affordable Rental Hsg Opportunities
	Goal Description	Increase affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
7	Goal Name	2D Provide Resident Code Enforcement Activities
	Goal Description	Provide for residential code enforcement activities in the jurisdiction for LMI households. These activities will help to maintain the habitability of housing in the community and keep properties from violation of housing codes that help to keep homes safe.

8	Goal Name	2E Provide for Relocation Assistance
	Goal Description	Relocation assistance provided to individuals and households that may have been displaced through development work or construction on their homes.
9	Goal Name	2F Provide Supportive and Special Needs Housing
	Goal Description	Provide for supportive housing for special needs persons or households. Activities include fair housing awareness and housing for people living with HIV/AIDS.
10	Goal Name	3A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
11	Goal Name	3B Provide Vital Services for LMI Households
	Goal Description	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs.
12	Goal Name	4A Support Nonprofit Programs & ForProfit Business
	Goal Description	Provide economic development support using direct funds to assist small businesses in the jurisdiction.
13	Goal Name	5A Provide Homeless Rapid Re-Housing Assistance
	Goal Description	Provide for rapid re-housing (RRH) assistance for the homeless population in the jurisdiction.
14	Goal Name	5B Provide Assistance to Homeless Shelters
	Goal Description	Provide assistance to homeless shelters and support programs that offer overnight homeless services in the jurisdiction.
15	Goal Name	6A Provide Housing Assistance Persons w HIV/AIDS
	Goal Description	Provide for TBRA assistance and permanent housing placement assistance for eligible persons with HIV/AIDS.

16	Goal Name	6B Provide Supportive Services Persons w HIV/AIDS
	Goal Description	Provide for supportive services for eligible persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.

Projects

AP-35 Projects – 91.220(d)

Introduction

Jersey City has a total of 15 projects for its 2020 grant programs (CDBG, HOME, ESG & HOPWA).

Projects

#	Project Name
1	CDBG: Administration (20%)
2	CDBG: Housing Programs (35%)
3	CDBG: Public Facilities & Infrastructure (15%)
4	CDBG: Public Services (15%)
5	CDBG: Economic Development (15%)
6	HOME: Administration (10%)
7	HOME: CHDO Reserves (15%)
8	HOME: Non-CHDO Development Activities (50%)
9	HOME: Homebuyer and Rental Assistance Programs (25%)
10	ESG: Homeless Housing and Services (100%)
11	HOPWA: Administration (3%)
12	HOPWA: (97%)

Table 57 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Jersey City is committed to allocating funds that serve the needs of the lowest income and most disadvantaged residents. Households with incomes less than 50% of the area median income, especially those with extremely low incomes (less than 30% of area median income), are particular priorities. The City has also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, including at-risk children and youth, low income families, the homeless and persons threatened with homelessness, the elderly, and persons with disabilities.

The primary obstacle to meeting underserved needs is the limited resources available to address identified priorities. Jersey City partners with other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes involving housing and community development activities. In addition, several other obstacles to meeting underserved needs include:

Increased need for affordable housing and supportive services resulting from economic downturn – while budgets for projects are generally stretched in good economic conditions, the recent economic downturn has exacerbated these issues and concerns.

Increased foreclosures & unemployment continue to affect residents on an individual basis, we are

seeing a rise in foreclosure rates associated problems of poor credit & rising unemployment.

The following goals address these obstacles:

- Preserve affordable housing including development, housing rehabilitation assistance, historic preservation, and down payment/closing cost assistance.
- Preserve short- and long-term homeless facilities and services.
- Improve and increase the following facilities: youth centers; educational facilities; facilities for abused, abandoned, and neglected children; emergency homeless shelters; and parks and recreation facilities.

AP-38 Project Summary

Project Summary Information

(see following table)

DRAFT

1	Project Name	CDBG: Administration (20%)
	Target Area	
	Goals Supported	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities 2A Provide for Owner-Occupied Housing Rehab 2D Provide Resident Code Enforcement Activities 2E Provide for Relocation Assistance 2F Provide Supportive and Special Needs Housing 3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households 4A Support Nonprofit Programs & ForProfit Business
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements Economic Development Opportunities
	Funding	CDBG: \$1,169,925
	Description	Citywide administration of the CDBG program for PY 2020.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Staff salaries, planning, and general admin.
2	Project Name	CDBG: Housing Programs (35%)
	Target Area	Citywide
	Goals Supported	2A Provide for Owner-Occupied Housing Rehab 2D Provide Resident Code Enforcement Activities 2E Provide for Relocation Assistance 2F Provide Supportive and Special Needs Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$2,047,369

	Description	The city will provide for owner occupied housing rehabilitation in target areas of the jurisdiction and increase homeownership opportunities for LMI households through homeowner housing added and direct financial assistance to homebuyers. These activities will benefit LMI households. The city will also work to increase affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated. There will be residential code enforcement activities in the jurisdiction for LMI households. These activities will help to maintain the habitability of housing in the community and keep properties from violation of housing codes that help to keep homes safe. Relocation assistance will be provided to individuals and households that may have been displaced through development work or construction on their homes. In addition, the city will work to provide for supportive housing for special needs persons or households (elderly, persons with a disability, victims of domestic violence, etc.). Activities include fair housing awareness, elderly programs that address their needs and to support independent living.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 40 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit Relocation: 40 Household Housing Unit Housing for People with HIV/AIDS added: 20 Household Housing Unit
	Location Description	Citywide
	Planned Activities	Planned activities will include owner and renter-occupied housing rehab, code enforcement, relocation and supportive housing for special needs.
	Target Date	3/31/2021
3	Project Name	CDBG: Public Facilities & Infrastructure (15%)
	Target Area	Citywide
	Goals Supported	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$877,444
	Description	The city will work to expand and improve access to public infrastructure through development activities for LMI persons and households. The city will also expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
	Target Date	3/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
	Location Description	Citywide
	Planned Activities	Expand and improve public facilities and infrastructure in the City through city agencies.
4	Project Name	CDBG: Public Services (15%)
	Target Area	Citywide
	Goals Supported	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$877,444
	Description	The city will provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 18000 Persons Assisted
	Location Description	Citywide
	Planned Activities	homeless, seniors, youth, etc.
5	Project Name	CDBG: Economic Development (15%)
	Target Area	Citywide
	Goals Supported	4A Support Nonprofit Programs & ForProfit Business
	Needs Addressed	Economic Development Opportunities
	Funding	CDBG: \$877,444
	Description	The city will work to provide economic development support using direct funds to assist small businesses in the jurisdiction.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Businesses assisted: 160 Businesses Assisted
	Location Description	Citywide
	Planned Activities	Planned activities include direct financial assistance to small businesses.
6	Project Name	HOME: Administration (10%)
	Target Area	Citywide

	Goals Supported	2B Increase Homeownership Opportunities 2C Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$208,104
	Description	Citywide administration of the HOME program in PY 2020.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Staff salaries, planning and general admin.
	Planned Activities	Staff salaries, planning and general admin.
7	Project Name	HOME: CHDO Reserves (15%)
	Target Area	
	Goals Supported	2B Increase Homeownership Opportunities 2C Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$312,157
	Description	The city will set-aside 15% of the HOME program funds for CDBG affordable home development activities.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit
	Location Description	Citywide
	Planned Activities	Planned activities will include rental development w/ eligible CHDOs.
8	Project Name	HOME: Non-CHDO Development Activities (50%)
	Target Area	Citywide
	Goals Supported	2B Increase Homeownership Opportunities 2C Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$1,040,522
	Description	Non-CHDO development activities will address homeowner and renter housing needs such as rehab and the development of new affordable housing units.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 7 Household Housing Unit Rental units rehabilitated: 7 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit
	Location Description	Citywide
	Location Description	Citywide

	Planned Activities	rental development (50%), homeownership development (50%)
9	Project Name	HOME: Homebuyer and Rental Assistance Programs (25%)
	Target Area	Citywide
	Goals Supported	2B Increase Homeownership Opportunities 2C Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$520,261
	Description	Homebuyer and Rental Assistance Programs will be in the form of direct financial assistance for homeownership and rental assistance.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers: 40 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
	Location Description	Citywide
	Planned Activities	TBRA, Golden Neighborhoods Homeownership Program
10	Project Name	ESG: Homeless Housing and Services (100%)
	Target Area	
	Goals Supported	5A Provide Homeless Rapid Re-Housing Assistance 5B Provide Assistance to Homeless Shelters
	Needs Addressed	Homelessness Housing and Support Services
	Funding	ESG: \$487,992
	Description	ESG programs will provide for rapid re-housing (RRH) assistance for the homeless population and provide assistance to homeless shelters and support programs that offer overnight homeless services in the jurisdiction.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted Homeless Person Overnight Shelter: 880 Persons Assisted
	Location Description	Citywide
	Planned Activities	Admin (7.5%) - \$36,599 Shelter operations (48% of non-admin, 44.5% of total) - \$217,156 Rapid re-housing (40% of non-admin, 37% of total) - \$180,557 Street outreach (12% of non-admin, 11% of total) - \$53,679
11	Project Name	HOPWA: Administration (3%)
	Target Area	Citywide
	Goals Supported	6A Provide Housing Assistance Persons w HIV/AIDS 6B Provide Supportive Services Persons w HIV/AIDS
	Needs Addressed	Housing & Supportive Services Persons w HIV/AIDS
	Funding	HOPWA: \$71,702
	Description	Area wide administration of the HOPWA program in PY 2020.
	Target Date	3/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Citywide admin of the HOPWA program.
12	Project Name	HOPWA: Provide Housing Assistance Persons w HIV/AIDS (97%)
	Target Area	Citywide
	Goals Supported	6A Provide Housing Assistance Persons w HIV/AIDS 6B Provide Supportive Services Persons w HIV/AIDS
	Needs Addressed	Housing & Supportive Services Persons w HIV/AIDS
	Funding	HOPWA: \$2,318,349
	Description	Will provide for permanent housing placement assistance and also for supportive services for eligible persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds HIV/AIDS Housing Operations: 20 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted
	Location Description	Citywide
	Planned Activities	Shelter operations, admin, supportive services, TBRA, STRMU

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

There were no target areas selected for use of CDBG or HOME funding other than Citywide. Program funds will primarily be spent in the areas of the City that are more than 51% low-moderate income. The City will also spend funds in non-impacted areas of Jersey City while continuing to benefit low and moderate income persons. For example, public services, housing rehabilitation and affordable housing construction activities are targeted to low-moderate income individuals and families across the City.

Geographic Distribution

Target Area	Percentage of Funds

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

In light of the limited amount of CDBG funds available to the City, not all the City's housing and community development needs can be addressed over the course of a year. Therefore, priorities must be established to ensure that scarce resources are directed to the most pressing housing and community development needs. Priority CDBG funding areas in Jersey City include areas where the percentage of low to moderate income (LMI) persons is 51% or higher. These areas also include areas of racial and ethnic concentration where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the County's overall rate. These areas are primarily located in Wards A, B, and F.

Discussion

All proposed projects listed will be classified by both a general objective category (decent housing, suitable living environment or economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability). This results in a total of nine possible objective/outcome categories that will be used to report project accomplishments into the IDIS reporting system to HUD.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will use HOME funds and a portion of CDBG funds for new affordable housing and to rehabilitate existing housing units. ESG and HOPWA funds will provide tenant-based rental assistance and rapid rehousing assistance (TBRA/RRH). The annual goals for the number of households to be supported through these activities are summarized in the tables below.

One Year Goals for the Number of Households to be Supported	
Homeless	80
Non-Homeless	98
Special-Needs	180
Total	358

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	240
The Production of New Units	69
Rehab of Existing Units	49
Acquisition of Existing Units	0
Total	358

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

CDBG:

Homeowner Housing Rehabilitated: 40 Household Housing Unit

Housing for People with HIV/AIDS added: 20 Household Housing Unit

HOME:

Direct Financial Assistance to Homebuyers: 40 Households Assisted

Rental units constructed: 9 Household Housing Unit

Rental units rehabilitated: 9 Household Housing Unit

ESG:

Rapid Rehousing: 80 Households Assisted

HOPWA:

Tenant-based rental assistance / Rapid Rehousing: 160 Households Assisted

DRAFT

AP-60 Public Housing – 91.220(h)

Introduction

The mission of the Jersey City Housing Authority (JCHA) is to develop and manage Housing of Choice of the highest standards, which is safe, affordable, sustainable and accessible; and, in partnership with outside organizations, foster resident responsibility and self-sufficiency.

Actions planned during the next year to address the needs to public housing

In order to improve and expand affordable housing opportunities for senior citizens, the JCHA continues to develop a new senior project-based Section 8 mixed-finance community at Montgomery Gardens through innovative partnerships with private developers. This project will double the amount of units at that particular development. Additionally, significant improvements are on-going at existing senior developments through the use of Capital and Leveraging Funds.

The JCHA continues to investigate the feasibility of applying for RAD for each of its developments in connection with its current Physical Needs Assessment update. The JCHA recently received CDBG-DR funds to perform storm related repairs and mitigation, and continues to address the condition of its developments and housing units to ensure our residents are living in safe, suitable environments.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The JCHA continues to expand services to promote and support Resident Self-Sufficiency and homeownership programs. Our Self-Sufficiency Program continues to provide computer centers, job search, resume assistance, and job readiness counseling for Marion Gardens and Montgomery Gardens.

The JCHA A. Harry Moore HOPE VI CSSI Homeownership coordinator provides supportive services to A. Harry Moore residents relocated from Buildings #1, 2 & 7 and classes and individual counseling to all residents interested in first-time homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The JCHA is not designated as troubled. Per review of HUD's Inventory Management System (IMS)/PIH Information Center (PIC) public housing profile site at <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp> the JCHA (NJ009) is identified as a "Standard Performer".

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City is the Vice Chair of the Hudson County Alliance to End Homelessness, the local Continuum of Care (CoC), and is a partner in its countywide plan to address homelessness, working to focus on the critical housing and service priorities of homeless individuals and families, including homeless subpopulations (youth, frequent users of the system and veterans).

During FY 2019, the City will utilize federal funds such as ESG and CDBG and working to continue supporting programs that provide essential crisis intervention services to the homeless. Emergency shelter operations, short-term rental assistance for rapidly re-housing the homeless and street outreach are just some of the activities that being prioritized for funding, in addition to other key services.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

To help strengthen and improve outreach efforts to the homeless, including overall coordination and access to local homeless programs, the City will continue to support the work of Garden State Episcopal CDC's (GSECDC) homeless outreach team and the Hudson County Coordinated Entry Program (CEP), managed through GSECDC. All of our ESG- and CDBG-funded homeless programs are required to work with CEP and follow the CoC's policies and procedures, as stipulated in all relevant contracts. This requirement ensures seamless coordination with key homeless service providers. Additionally, the Jersey City Mayor's Taskforce will continue to assign its Police Officers to assist with street outreach efforts and to work closely with CDC and Garden State's outreach team. The municipal government of Jersey City established the Resident Response Center to help refer residents to the Hudson County Coordinated Assessment Program, local shelters and drop in centers, as well as other referrals that can help Jersey City residents prevent homelessness. DCD, the Resident Response Center and the City's Department of Health and Human Services are all members of the CoC.

Addressing the emergency shelter and transitional housing needs of homeless persons

Each year the CoC conducts a Point-in-Time Count (PITC) of the persons residing in emergency shelters, as well as those living unsheltered, in the Hudson County region. This information helps us to understand the emergency and transitional needs of homeless persons in order to address them effectively (as discussed below). The City's ESG Program Analyst represents the City as the Co-Chair to the CoC and works with other leaders to evaluate shelter performance through the CoC's system-wide performance standards. All ESG-contracted shelters are required to follow CoC policies, participate in the PITC, and work closely with the Hudson County Coordinated Entry Program to ensure a seamless connection between shelter clients and all local programming.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Through the system wide coordination of the CoC, homeless persons and households receive direct access to our homeless system through the Hudson County Coordinated Entry program (CEP). All homeless programs supported through DCD are required to follow these procedures and meet the CoC performance standards. This ensures our City's homeless are accessing housing and rental assistance earmarked for the homeless. In addition to this housing, CEP also connects households to supportive services through referral to local partners including job training, health services, legal services, as well as housing and support services. In addition to this, DCD works with the CoC to address key performance issues at shelters and outreach programs to ensure they are properly supporting the overall homeless system. Jersey City's entitlement grant funds, especially Emergency Solutions Grants, are used each year to fund homeless shelters, street outreach, and rental assistance programs.

The City recognizes that there is a great need for shelter space to accommodate the homeless. In addition to its commitment to the Ten year Plan to End Homelessness, developed by the CoC, the City has a three-part strategy for ending homelessness:

- **Crisis Response System:** This approach seeks to help homeless individuals gain access to emergency housing options when they are needed most. This is done by supporting local shelter programs, as well as street outreach efforts to connect the unsheltered to drop in and shelter services. Additionally, the City is committed to supporting rental assistance programs that seek to rapidly house the homeless by providing financial and housing search assistance in order to quickly move them to permanent housing.
- **Long-term Permanent Housing Efforts:** produce affordable units for homeless and disabled persons; support programs that seek to develop individual long-term service plans; provide housing with services designed to prepare clients to become self-sufficient; and make housing affordable for homeless persons, special needs populations, and senior citizens.
- **Ending Chronic Homelessness Strategy:** With continued partnership and coordination with the CoC this approach seeks to stabilize chronically homeless individuals and develop supportive services to help them attain self-sufficiency:
- **Harnessing a System-wide Approach to Ending Homelessness:** support the necessity and importance of the CoC's effort to provide a coordinated entry and assessment approach to homeless services; develop and implement the CoC's Plan to End Homelessness; continue to develop and formalize substantive private/public partnerships to promote housing for the chronic homeless population;
- **Other Homeless Strategies:** Beyond the chronically homeless population, the City has developed more specific goals and objectives focusing on addressing the needs of homeless youth and young adults:
- **Add at least 50 units of permanent and transitional supportive housing for homeless/special needs persons during the next five years; reduce the number of homeless youth over the next**

five years; reduce the number of low income and special needs persons in threat of losing their primary residence; train homeless persons in the construction and building trades; and secure project-based, Section 8 vouchers to guarantee permanent supportive housing for chronic homeless individuals.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City is committed to continue working with the CoC to address gaps in services as well as strengthening discharge planning and policies within the systems listed above. There are many social service agencies in Jersey City and throughout Hudson County that provide benefits to very low and low income individuals and families in order to prevent homelessness. These organizations also serve the needs of those who have already become homeless. Jersey City's Resident Response Center and the Hudson County CEP program provide referrals to other government agencies and/or social services when needed. These agencies include:

- Hudson County Division of Welfare
- Catholic Community Services Archdiocese of Newark
- Bayonne Economic Opportunity Fund
- United Way of Hudson County
- North Hudson Community Action Corporation
- Let's Celebrate, Inc.

These organizations provide services to homeless or at-risk public housing residents and other at-risk populations including, but not limited to: counseling, case management, life skills training, financial literacy classes, and victim advocacy. These services help residents develop skills and knowledge to transition into permanent supportive housing or independent living and to gain steady employment.

A full list of homeless services and organizations is included in the Unique Appendices. See the "Homelessness Fact Sheet."

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	80
Tenant-based rental assistance	160
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	20
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	260

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

While Jersey City has implemented policies that will positively impact the creation and maintenance of affordable housing, there still exist impediments to affordable housing. These include:

- The scarcity of available land for housing development and buildings;
- The high cost of land available and appropriate for development;
- The “warehousing” of privately-owned vacant properties;
- The building industry’s preference for market rate units rather than subsidized affordable housing units;
- The high costs associated with building new affordable units;
- The cost and bureaucratic process associated with environmental remediation;
- A high cost of living in Jersey City;
- Community perception of affordable housing;
- Unequal access to conventional loans for low and moderate income persons in minority neighborhoods;
- Lack of supportive services and operating funds for special needs housing developments;
- Insufficient targeting of resources for families below 30% of AMI, and families between 50 and 80% of AMI; and
- Multiple tax liens on potentially developable properties that prohibit transfer.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

While there exist several barriers to affordable housing in Jersey City, the City of Jersey City has taken

several steps to mitigate these barriers. These include:

- The City waives most permit fees for affordable housing development;
- The City has established an Affordable Housing Trust Fund to support the development of affordable housing;
- The City will take the lead in implementing the provisions of the Abandoned Property Rehabilitation Act;
- The City will collaborate with affordable housing stakeholders to overcome misconceptions about affordable housing;
- The City will work with developers to identify other private, state, and federal funds to subsidize the development of affordable housing;
- The City will continue to participate in the Homeless Continuum of Care process to address housing needs for homeless and special needs populations;
- The City will give preference to developers creating housing units for people below 30% of AMI;
- The City has increased the subsidy amount for first-time homebuyers to expand their purchase options in the City;
- The City will develop a lender's consortium to provide market-rate conventional loans to first time homebuyers; and
- The City will convey property, where feasible, for the development of affordable housing;
- The City is preparing to pass an inclusionary zoning ordinance in 2019.

AP-85 Other Actions – 91.220(k)

Introduction:

The following information illustrates other actions that the City of Jersey City will take to address its priority needs.

Actions planned to address obstacles to meeting underserved needs

The primary impediment to the City's ability to meet underserved needs in Jersey City is the limited amount of CDBG funding to address identified priorities. The City will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

Due to limited funding and the prospect of reduced funding in future years, the following considerations will be made when determining whether to fund a project:

1. The project must be an identified Consolidated Plan priority. Applicant must document the ability of the project to address the specific need.
2. The project budget is justified and leverages other financial resources, including human resources. Applicant must document efforts to obtain outside funding as well.
3. The project has a measurable impact in the community. The project primarily targets low-income persons, utilizes community partnerships, and provides adequate benefits in relation to costs.
4. The applicant can maintain regulatory compliance. Applicant must demonstrate it has strong financial skills, administrative capacity to complete a federal grant, and the ability to complete the project within the required time period.

Actions planned to foster and maintain affordable housing

The City will continue to support its goals of maintaining and expanding affordable housing by utilizing its CDBG and HOME allocations to create new opportunities for affordable rental and homeownership and rehabilitate existing affordable units.

Actions planned to reduce lead-based paint hazards

The City will continue to ensure compliance with the HUD lead-based paint regulations that implement Title X of the Housing and Community Development Act of 1992, which covers the CDBG and HOME programs, among others. The City intends to work with the New Jersey Department of Community Affairs and the Department of Health and Human Services to assist in the remediation of lead-based paint hazards. Specific actions planned to reduce lead-based paint hazards include:

- Collaborate with the New Jersey Department of Community Affairs in implementing the LHCAF (Lead Hazard Control Assistance Fund) program which offers financial assistance to

homeowners and property owners to reduce lead based paint hazards in the home.

- Perform complete risk assessments and final clearance for all homes assisted with Homeowner Rehabilitation Program funds. Lead based paint findings are incorporated into work write-ups for rehabilitation of properties.
- Require developers participating in City sponsored federally assisted programs to abate lead in existing structures built prior to 1978. This requirement will be imposed on units receiving subsidies of \$25,000 or more in federal funds.
- Partner with The Lead Education and Outreach Program at the Northern New Jersey Health Consortium to increase awareness about lead based paint hazards.
- Pursue available funding/grants (both Federal and State) for Jersey City projects requiring lead abatement.

In accordance with lead-based paint requirements, the City of Jersey City has attempted to incorporate the following factors that will refine and narrow the communities that are at high risk with lead-based paint hazards:

- Age of housing (pre-1978 housing units)
- Condition of housing
- Tenure and poverty levels
- Presence of young children
- Presence of lead poisoning cases

Lead abatement in housing, especially low and moderate income households, will be integrated into the existing and future affordable housing policies and programs in the City. This will involve first and foremost those projects applying for City funding for rehabilitation of units built before 1978. This includes a requirement that a provision be made for lead testing and, if necessary, proper abatements will be a condition for funding. For new construction on vacant lots, proper environmental testing will be required and approved remedial action taken before construction of the new units.

Actions planned to reduce the number of poverty-level families

The City of Jersey City will focus on building stronger relationships with multiple organizations in an effort to address poverty in the community. The City's emphasis is on assisting residents to acquire the training and skills needed to become gainfully employed. This will be accomplished by building on existing initiatives and improving the effectiveness of funded programs. In addition, the City will continue to connect any employment growth experienced throughout its economic centers with the traditionally unemployed and underemployed.

Actions planned to develop institutional structure

The City undertakes extensive consultation as part of its consolidated planning effort, particularly in association with the Hudson County Alliance to End Homelessness (HCAEH) Continuum of Care's planning process. The HCAEH represents several agencies providing services to the homeless and low-income persons in Hudson County. The City works closely with the HCAEH to increase

coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless.

The City facilitates coordination among its partner agencies that results in a broadly shared understanding of community needs, collaborative and complementary approaches to addressing needs, and responsiveness to changes in conditions.

Actions planned to enhance coordination between public and private housing and social service agencies

Regular evaluations of the current system will highlight areas where improvements are necessary. Greater technical assistance will be provided to social service and housing providers to assist them in attaining their goals, particularly when they overlap with those of the City. Workshops or training will be provided to assist in increasing the capacity of local agencies.

Discussion:

Note Regarding HOPWA

Historically, Tenant-Based Rental Assistance funding has consistently comprised over half of Jersey City's HOPWA budget allocations. In PY18, our two programs funded for TBRA, Cornerstone and Let's Celebrate, Inc., were allotted a combined \$1,215,067 of our total HOPWA allocation of \$2,422,186. This funding ensures that 141 households with at least one qualifying individual being a person living with HIV/AIDS remains housed and avoids homelessness.

Current proposed allocations would translate into the immediate loss of housing for an estimated 15 households, many of which would not be able to be immediately housed in mainstream housing due to credit, criminal background and other housing barriers. While we have been working with our funded agencies to ensure that HOPWA clients begin the transition to mainstream housing due to forecasted budget cuts through HOPWA Modernization, this process cannot be completed in a matter of months.

It is, therefore, imperative that Cornerstone and LCI receive, at a minimum, the same amount of funding as they received in PY17 for a total of \$1,456,762. This amount can be drawn from the other HOPWA allocations as, through our stakeholder and consumer meetings, we have learned that TBRA funding is of utmost importance in the overarching goal of best serving persons living with HIV/AIDS and eventually eradicating the disease. The recent influx of public comment on this issue supports this position.

While these two agencies have recognized long-term stability and capacity weaknesses, they remain the only two organizations that have provided this funding to a robust client base and both manage long wait lists as well. This office will continue to work with these agencies to ensure that these households do not become homeless, while providing the essential services these populations require.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

This section describes program specific requirements for CDBG, HOME and ESG funds.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	98.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Monies from Jersey City's Affordable Housing Trust Fund (AHTF) are used to match HOME funds. These funds are made available through Long Term Tax Exemption contributions under N.J.S.A. 40A:20-1 et seq. All funds are to be used for the rehabilitation or preservation of existing low or moderate income affordable housing, the construction of new low or moderate income affordable housing or, in limited instances, funds may be used for the acquisition of property for the purpose of creating affordable housing.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Jersey City has chosen to comply with the HOME program requirements by choosing resale provisions to preserve the affordability of units during the HOME period of affordability (see below).

The HOME resale provisions are established at §92.253(a)(5)(i). Should a HOME assisted unit not continue to be the principal residence of the qualified low-income family that purchased the unit for the duration of the period of affordability (as described above) or if the original buyer decides to sell the HOME assisted unit during the period of affordability, the unit must be made available and sold only to a buyer who meets the HOME income limits and will use the property as its principal residence. The City defines a low and moderate income homeowner to be a household with a median income of between 50% and 80% of the defined HUD Area Median Income (AMI) for each given household size.

In addition, the price at resale of the HOME assisted unit must provide the original HOME-assisted owner a fair return on investment. This is defined as the homeowner's original investment in the property plus any documented capital improvements made while owning the residence. Capital improvement is defined as any major structural improvements such as adding a bathroom, bedroom, etc. made to the existing property. Cosmetic changes do not constitute a capital improvement.

The housing unit must also be affordable to a reasonable range of low-income homebuyers whose income is between 50 and 80% of AMI and are able to meet the affordability threshold of being able to pay 30% of the annual household income towards housing related costs such as the monthly mortgage.

Direct HOME subsidy is defined as the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes downpayment, closing costs, interest subsidies, or other HOME assistance provided directly to

the homebuyer.

In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy.

In the event of the property changing title due to foreclosure, the City shall have the right of first refusal to buy out the first mortgage from the primary lender.

Enforcement mechanisms to be used to impose the City's resale provisions is a recorded mortgage and note or a deed restriction that incorporates the resale provisions and details the period of affordability based on the amount of HOME funds invested in project.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The above provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via recorded deed restrictions or covenants running with the land. The resale provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

For HOME-assisted homebuyer units under the resale option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability. The following outlines the required minimum affordability periods.

HOME Investment and Corresponding Period of Affordability:

Under \$15,000 — 5 years

Between \$15,000 and \$40,000 — 10 years

Over \$40,000 — 15 years

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Jersey City does not use HOME funds for these purposes.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The Division of Community Development (DCD) will require ESG awardees to establish and implement written standards for the ESG program prior to executing contracts that include:

1. Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under Emergency Solutions Grant (ESG).
 2. Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers.
 3. Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance.
 4. Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance.
 5. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time.
 6. Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants receives assistance; or the maximum number of times the program participants may receive assistance.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Continuum of Care has established a coordinated assessment system. . The system provides people who are literally homeless, or at imminent risk, with streamlined access to services designed to help them achieve and maintain housing stability. Having this system in place reduces referrals to supported or subsidized housing programs so that they are reserved for those most in need. Garden State Episcopal Community Development Corporation (GSECDC) has been selected as this coordinated assessment agency for Hudson County.

The coordinated entry and assessment program will be run through GSECDC's CASA program. CASA also operates a drop-in center and case management program, focusing on intake and assessment. CASA is responsible for performing a detailed assessment on all homeless individuals and families in Hudson County utilizing a standardized assessment tool. This

coordinated entry program has recently expanded to provide onsite intake and assessment services at local shelters, in order to expedite connection to coordinated entry through these emergency housing programs. .

It takes approximately 10 minutes to complete the assessment tool, either on paper or directly in HMIS. The tool will assess each household on a variety of factors and will ultimately result in a numerical score that will determine the type of housing or intervention that is best suited to the household's needs.

Prior to entering any CoC funded Permanent, Transitional or Rapid Re-housing program, each homeless household will be assessed using the assessment tool. Each CoC funded housing program will accept households that score within a pre-determined range and CASA will place individuals and families into those programs as openings become available and eligible households are identified.

Individual CoC funded programs can no longer accept clients into their program that self-refer, walk-in, or come from pre-existing waiting lists or other community referral process. CASA will work closely with all providers to ensure that appropriate and eligible referrals are made. Providers will also be given a certain amount of discretion in accepting clients should they feel that a certain household is not suitable for their program.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Division of Community Development (DCD) will utilize a competitive Request for Proposal (RFP) process to solicit subgrantees, including community and faith-based organizations, for rapid re-housing, housing stabilization activities, shelter operations, and outreach activities. Proposals will be evaluated and ranked by a review committee comprised of DCD staff and respective County officials, such as the co-chair of the Hudson County Alliance to End Homelessness (HCAEH), ESG grant manager, and SSH grant manager. Each proposal will be reviewed for consistency with the RFP proposal and review criteria. Staff review leader will submit funding recommendations to the Director of DCD who will jointly make the final subgrantee recommendations.

Each subgrantee will receive a one (1) year contract for the proposed activities. Grantee performance will be evaluated annually using the HCAEH's monitoring policy and contracts will be extended for successful performers. If a subrecipient's performance is deemed unsatisfactory, unexpended balances will be recaptured and re-allocated via an RFP process.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Division of Community Development ESG programs adopts the CoC's policies and procedures, as well as its performance standards, and requires all subrecipients to abide by these

policies. The CoC's Executive Board fulfills the requirements of 24 CFR 576.405a . In addition to this, the CoC Chair shall have the opportunity to review and comment on new projects prior to final recommendations.

5. Describe performance standards for evaluating ESG.

The Performance Standards outlined below were established to ensure the forward progress of The Hudson County Alliance to End Homelessness in the goal of ending homelessness. While these standards are currently under review and will be updated, these standards are applied to all ESG contracts. Unless otherwise specified in the standard, all performance standards will be evaluated using HMIS data.

Overall reduction in the number of homeless individuals and families

As the co-chair of the Continuum of Care/Hudson County Alliance to end homelessness, the City of Jersey City will gauge the success of the continuum in decreasing homelessness. The measure will be met if:

- Hudson County is able to demonstrate a decrease of at least 10% in the homeless counted in the Point in Time Count when compared to the number counted in 2014.

The length of time individuals and families remain homeless

This measure will be used to determine the ability of the City and CoC to move households out of homeless situations and into permanent housing in a short time frame. For this measure to be met:

- Jersey City ESG programs will show that programs have successfully reduced the average length of program stay by:10% for emergency shelter programs; and10% for transitional housing programs

The extent to which persons who exit Jersey City ESG program to permanent housing destinations return to homelessness

This performance measurement will determine the ability of the program to place individuals, families, and youth to stable and sustainable permanent housing.

- Show a reduction of 10% of individuals and families who exited to permanent housing return to homelessness within 6-12 months
- Show a reduction of 10% of individuals and families who exited to permanent housing return to homelessness within 24 months

Successful placement from street outreach

- Show that at least 20% of households served by street outreach programs enrolled in emergency

shelter, transitional housing or permanent housing programs or destinations upon exit from the outreach program

Employment and income growth for homeless persons

- Show that at least 85% of households receive some form of earned or unearned income
- Show that at least 85% of households are connected to mainstream non-cash benefits

Numbers of persons who became homeless for the first time

- Demonstrate a decrease of at least 15% in the number of first-time homeless households that enter housing programs.

Successful housing placement to or retention in a permanent housing destination

This performance measure will look at the ability of programs to discharge households into permanent housing placements. For this measure to be met, Jersey City ESG programs will:

- Show that 30% of households being discharged from emergency shelters move on to a permanent destination
- Show that 65% of households being discharged from transitional housing projects move on to a permanent destination; and
- Show that 85% of households will remain in permanent housing projects or be discharged to a permanent housing destination.

Discussion:**HOPWA:**

Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations) will be allocated.

The Division of Community Development (DCD) will utilize a competitive Request for Proposal (RFP) process to solicit subgrantees, including community and faith-based organizations, for tenant-based rental assistance, short term rent, mortgage and utility assistance, permanent and transitional housing facilities, permanent housing placement services and supportive services. Proposals will be evaluated and ranked by a review committee comprised of DCD staff and respective County officials, such as the co-chair of the Hudson County Alliance to End Homelessness (HCAEH), HOPWA grant manager, and SSH grant manager. Each proposal will be reviewed for consistency with the RFP proposal and review criteria. Staff review leader will submit funding recommendations to the Director of DCD who will jointly make the final subgrantee recommendations. Each subgrantee will receive a one (1) year contract for the proposed activities. Grantee performance will be evaluated annually using the HCAEH's monitoring policy and contracts will be extended for successful performers. If a subrecipient's performance is deemed unsatisfactory, unexpended balances will be recaptured and re-allocated via an RFP process.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name 2000 Census, 2013-2017 ACS</p> <p>List the name of the organization or individual who originated the data set. US Census Bureau</p> <p>Provide a brief summary of the data set. The US Census 2000 contains detailed tables presenting data for the United States, 50 states, the District of Columbia and Puerto Rico focusing on age, sex, households, families, and housing units. These tables provide in-depth figures by race and ethnicity. The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>What was the purpose for developing this data set? Census information affects the numbers of seats a state occupies in the U.S. House of Representatives. An accurate count of residents can also benefit the community. The information the census collects helps to determine how more than \$400 billion dollars of federal funding each year is spent on infrastructure and services. Among other things, Census data is used to advocate for causes, rescue disaster victims, prevent diseases, research markets, locate pools of skilled workers and more. ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Jersey City, NJ</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2000 Census, 2013-2017 ACS 5-Year Estimates</p> <p>What is the status of the data set (complete, in progress, or planned)? Complete</p>
2	<p>Data Source Name 2011-2015 CHAS</p> <p>List the name of the organization or individual who originated the data set. US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)</p>

	<p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.</p> <p>What was the purpose for developing this data set?</p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jersey City, NJ</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2011-2016 CHAS</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2013-2017 ACS 5-Yr Estimates</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jersey City, NJ</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 ACS 5-Year Estimates</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>2011-2015 ACS (Workers), 2015 LEHD (Jobs)</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>2011-2015 ACS and 2015 Longitudinal Employee-Household Dynamics: United States Census Bureau</p> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p> <p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jersey City, NJ</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2011-2015 ACS (Workers), 2015 LEHD (Jobs)</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
5	<p>Data Source Name</p> <p>HUD 2019 FMR and HOME Rents</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p> <p>HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.</p>

	<p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jersey City, NJ</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
6	<p>Data Source Name</p> <p>PIC (PIH Information Center)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p>
	<p>What was the purpose for developing this data set?</p> <p>IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jersey City, NJ</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2018</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
7	<p>Data Source Name</p> <p>2018 Housing Inventory Count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>

<p>Provide a brief summary of the data set.</p> <p>The Housing Inventory Count Reports provide a snapshot of a CoC's HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.</p>
<p>What was the purpose for developing this data set?</p> <p>HIC provides the inventory of housing conducted annually during the last ten days in January. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless.</p>
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>COC</p>
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2018</p>
<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>